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ABSTRACT

Commercial materials were used extensively by the Choctaw Adult Education Program. Instructional Materials were, however, developed to meet specified needs which were not dealt with to the staff and students' satisfaction in the available commercial materials. Instructional units which were amenable to the students' interest, needs, and culture were developed. Teacher-made materials were not used until the teacher felt quite certain that an appropriate level of readiness existed among the students. These lessons were designed so that they could be adapted to any group within the classes and could be presented by either the paraprofessionals or professionals on the staff. Once a unit was prepared, its contents were presented to the entire staff via an in-service training session so that each staff member could disseminate the information as he chose. Four teacher-made units are given in this volume: (1) Food Buying, (2) Nutrition Micro Courses, (3) Taste Party, and (4) Money Management. Also included are a listing of commercial materials used and sample forms of the recruiter's survey, student folder information, attendance sheets, and certificates of the General Educational Development (GED), 8th grade, and driver's education. A description of the GED test and how it may be administered locally is provided. (NQ)

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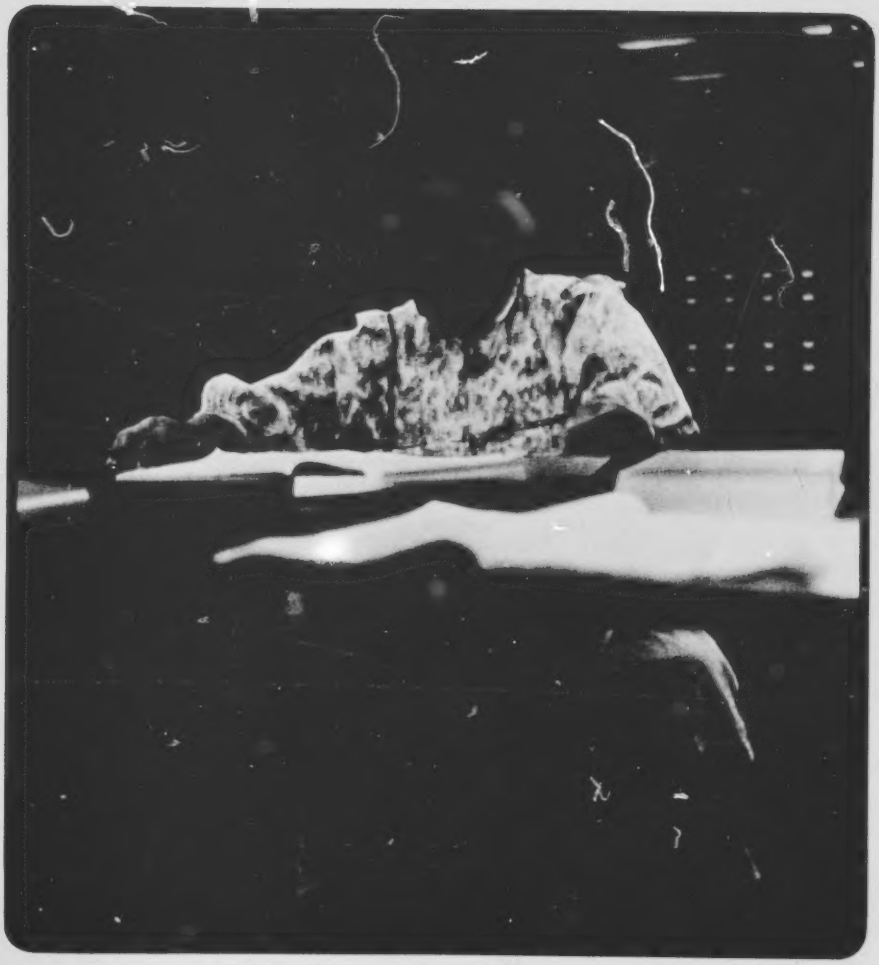
CHOCTAW ADULT EDUCATION



LEARNING... A LIFE LONG PROCESS

Volume II

A 309 (b) Demonstration Project
Final Report

RC008824

0002

CHOCTAW ADULT EDUCATION

A 309(B) DEMONSTRATION PROJECT

OEG-O-72-1435

FINAL REPORT

SUBMITTED TO

U. S. DEPARTMENT OF HEALTH, EDUCATION AND WELFARE

BUREAU OF ADULT, VOCATIONAL AND TECHNICAL EDUCATION

BY THE

MISSISSIPPI BAND OF CHOCTAW INDIANS

PHILLIP MARTIN, TRIBAL CHAIRMAN

ROUTE 7, BOX 21

PHILADELPHIA, MISSISSIPPI 39350

INTRODUCTION

As was noted in Volume I, commercial materials were used extensively by the adults enrolled in Choctaw Adult Education. Instructional materials were, however, developed to meet specified needs which were not dealt with to the staff and students' satisfaction in the available commercial material. To compensate for these deficiencies, staff members developed instructional units which were amenable to the students' interest, their needs, and their culture. Teacher-made materials were not utilized until the teacher felt quite certain that an appropriate level of readiness existed among the students; she, further, designed the lessons so that they could be adapted to any group within the classes and could be presented by either the paraprofessionals or professionals on the staff. Once a unit was prepared, its contents were presented to the entire staff via an in-service training session so that each staff member could disseminate the information as he chose.

The units which follow grew out of student requests for information in each area covered.

This volume, in addition to teacher-made instructional material, includes sample forms which were used by the program and which may be adaptable to other programs; a listing of commercial material felt by the staff and students to be useful; and, as an example of an informational series developed by the staff for new staff members and for distribution within the community a description of what the GED test is and how one may arrange to take it locally.

* * * * *

Table of Contents - Volume II

I. Forms
   - Recruiter's Survey
   - Student Folder Information
   - Attendance Sheets
   - Certificates (GED, 8th Grade, Driver's Education)

II. List of Materials Used

III. GED Information For Staff

IV. Teacher-Made Lessons
   - Food Buying
   - Nutrition Micro Courses
   - Taste Party
   - Money Management

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0004

RECRUITER'S SURVEY

INFORMATION ON PROSPECTIVE STUDENT

Date _____

1. Was the person home? Yes or No
2. If not home, when can he be reached? _____

   _____
3. Name: _____
4. Age: _____
5. Sex: Male Female
6. Last grade completed: _____
7. What were his interests:

   GED _____
   8th Grade Diploma _____
   Read and Write _____
   Driver's License _____
   Consumer Education _____
   Others (Specify) _____
8. Does he have children? Yes or No
9. Does he need a baby sitter in order to come to night class? Yes or No
10. Can he come one night or two nights a week? _____
11. Does he need transportation or can he provide his own? _____
12. Directions to home: _____

    _____
13. Was he employed? Yes or No If yes, where? _____

    If no, does he need job placement assistance? _____
14. Notes: _____

    _____

    _____

    _____

0805

INDIVIDUAL STUDENT RECORD -- PART I

Name		Address	
Occupation	Telephone (home)	Telephone (work)	Date of Birth
Educational Level (1) Obtained	Educational Level (2) Desired	Marital Status	Children (How many?)
Home Community	Transportation Status	Enrolled for Basic Education _____ GED Preparatory _____ Consumer Education _____ Driver Education _____	Enrollment Dates
How can student be contacted?			
Comments (please enter dates by each notation)		Visual Characteristics Action Taken Results	
		Auditory Characteristics Action Taken Results	

NOTE: Parts I and II are attached to individual student folders which contain survey questionnaires, standardized tests and other relevant data.

900018

INDIVIDUAL STUDENT RECORD – PART II

Standardized Test Data (use grade equivalent or P-proficient or NP-nonproficient)

GAT Primary	QUARTER 1	2	3	4	GAT Intermediate	QUARTER 1	2	3	4	GAT Advanced	QUARTER 1	2	3	4
	DATE					DATE					DATE			
Spelling					Language					Language				
Vocabulary Comprehension					Spelling					Spelling				
Arithmetic Reasoning					Vocabulary Comprehension					Vocabulary Comprehension				
Arithmetic Computation					Arithmetic Reasoning					Arithmetic Reasoning				
					Arithmetic Computation					Arithmetic Computation				
Total Average					Total Average					Total Average				
List form and grade equivalent					List form and grade equivalent					List form and grade equivalent				

Reading (check with P-proficient or NP-nonproficient)

SKILL	QUARTER 1	2	3	4	SKILL(continued)	QUARTER 1	2	3	4	COMMENTS
	DATE					DATE				
Auditory Discrimination					Word Unit					
Visual Discrimination					Single Word Meaning					
Names of Letters: Write / Read					Multiple Word Meaning					
Consonant Sounds					Phrase Meaning					
Vowel Sounds					Sentence Meaning					
Syllabication					Paragraph Meaning					
					Dictionary Skills					

CLASS ATTENDANCE RECORD

MONTHLY

Class Site _____ Month _____ Year _____

Instructor _____

Name	Monday	Tuesday	Wednesday	Thursday	Friday

NOTE: This record is to be turned in on Friday following the last day of the month.

0008

NEW ENROLLEES - MONTHLY RECORD

Class site_____ Month_____ Year_____ Instructor_____

Name	Age	Approximate Grade Level	GED Preparation	Basic Education	Driver's Education	Employed	Unemployed	Need Job Placement Assistance

Note: This record is to be turned in on Friday following the last day of the month.

6000

Choctaw Adult Education

_____

having completed all required courses of study, is hereby certified as a high school graduate of the Choctaw Adult Education Program.

_____ _____

Nell Rogers, Director Phillip Martin, Chairman

_____ _____

Instructor Date

HIGH SCHOOL GRADUATE CERTIFICATE

This, along with state certification, is awarded each GED graduate at graduation ceremonies held each spring for the adult classes.

0010

Choctaw Adult Education

_____

having completed all required courses of study, is hereby certified as an eighth grade graduate of the Choctaw Adult Education Program.

_____ Nell Rogers Director

_____ Phillip Martin, Chairman

_____ Instructor

_____ Date

EIGHTH GRADE CERTIFICATE

This certificate is awarded adults who earn eighth grade equivalency at graduation ceremonies held each spring for the adult classes.

0011

Choctaw Adult Education

The Choctaw Adult Education
Program Certifies That

_____

by successfully passing the
driver's examination has completed
the adult education driver training course

_____ _____

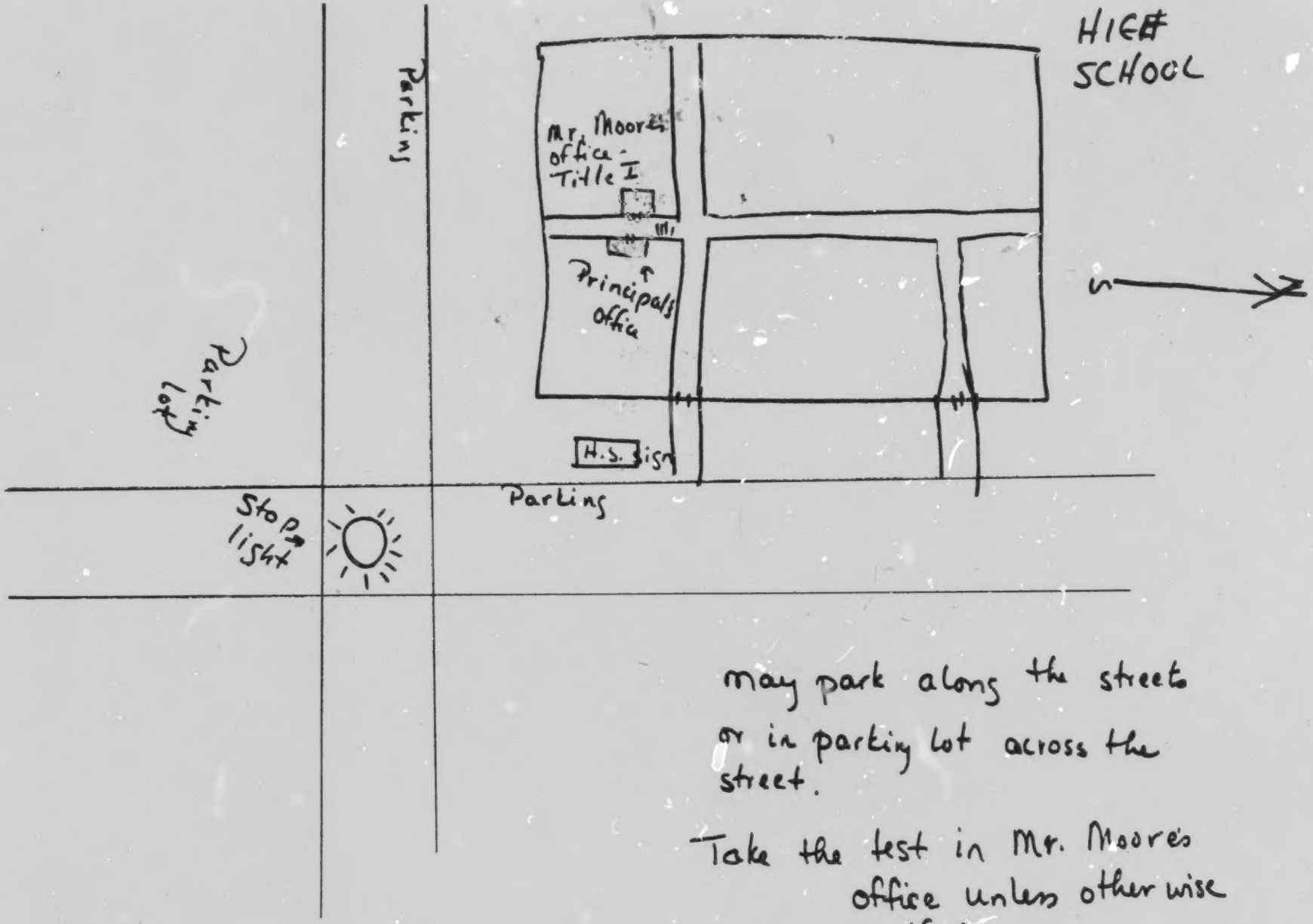
Nell Rogers, Director, Instructor

_____

Date

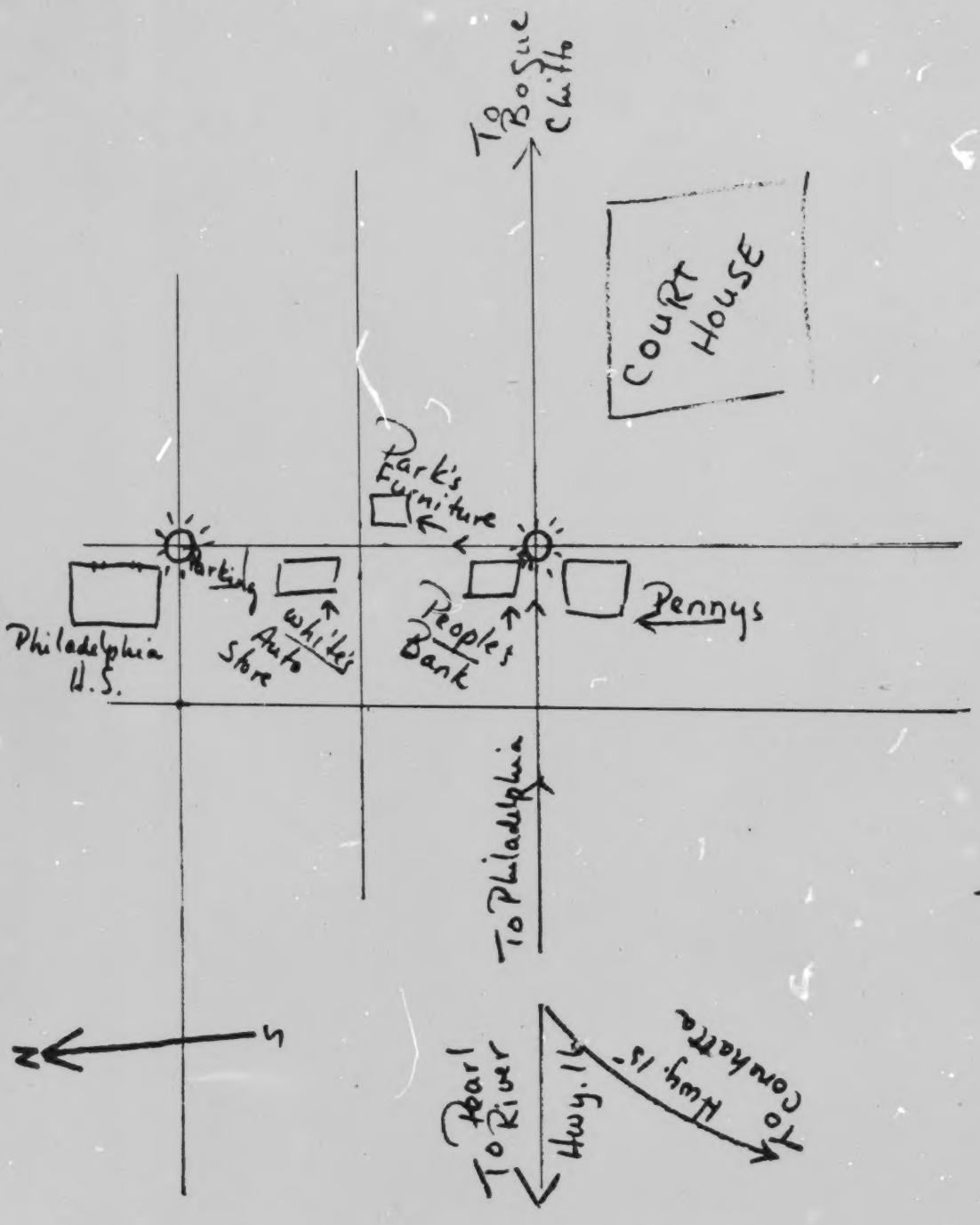
0015

Driver Education Certificate



may park along the streets or in parking lot across the street.

Take the test in Mr. Moore's office unless otherwise specified.



- Take Hwy. 16 into Philadelphia
- Turn north at Penny's and go 2 blocks. The Philadelphia U.S is on the west side of the street
- See the next map

0014

MATERIALS

Because of the adults' preference for worktexts, the program relied heavily upon commercial worktexts, supplementing them when necessary with teacher-made practice exercises. The following is not an endorsement of the products listed but rather a cataloging of material used and evaluated by the staff as excellent, 4; good, 3; fair, 2; and poor, 1.* Further, this is a partial list and is not intended to list all the materials on today's market. It should be noted, however, that worktexts are effective only when the teacher remains close at hand to answer questions and to carefully check the work. (Because of the differences between adult materials and children's materials, the grade levels indicated in this catalog correspond only roughly to grades in school.)

ACADEMIC AREAS

Publisher
New Readers Press
Laubach Literary, Inc.
Box 131
Syracuse, N.Y. 13210

TITLE	LEVEL	PRICE	RATING
The New Streamlined English Series			
Series of five skill books	0 - 5	$1.26 - $1.80	4
Correlated Readers	0 - 5	$ .59 - $1.45	4
Crossword Puzzles for skillbooks	0 - 5	$6.50 per set	2
Supplementary Materials	0 - 5	$ .50	3
Cars, Cars, Cars			
More Cars, Cars			
Money Spent			
Teachers' Manual for Skill Books 1 - 5	NA	$1.59 - $2.89	4
Social Studies			
Government and Voting			
Government by the People	4 - 5	$1.79	3
The People's Power	4 - 5	$1.35	3
Claiming a Right	3 - 4	$1.50	4
The Be Informed Series			
20 Varied units	2.8-5.0	$ .75 per unit	4

PUBLISHER
Steck-Vaughn Company
Box 2028
Austin, Texas 78767

TITLE	LEVEL	PRICE	RATING
From A to Z	1	$ .63	1
Learning Our Language			
Book 1	6 - 7	$1.35	3
Book 2	7 - 8	$1.35	3
English Essentials	8 - 10	$1.35	2

*This rating is a composite one achieved by averaging each teacher's assessment of a piece of material using the criteria delineated in the materials section of Volume I.

0015

TITLE	LEVEL	PRICE	RATING
Pre GED Series			
Introduction to English	5 - 8	$3.60	4
Introduction to Arithmetic	5 - 8	$3.56	4
Introduction to Reading	5 - 8	$3.68	4
Pre-GED Teacher's Manual		$2.56	4
GED Series			
Correctiveness & Effectiveness of Expression	9 - 12	$3.60	4
General Mathematical Ability	9 - 12	$3.72	4
Interpretation of Literary Materials	9 - 12	$3.60	4
Interpretation of Reading Materials in Social Studies	9 - 12	$3.56	4
Interpretation of Reading Materials in Natural Sciences	9 - 12	$3.60	4
GED Teacher's Manual	9 - 12	$2.56	4
Language Arts Program			
Reading I	0 - 4	$2.88	1
Reading II	0 - 4	$2.88	1
Arithmetic I	1 - 3	$2.44	1
Arithmetic II	1 - 3	$2.44	1
Increase Your Vocabulary			
Book 1		$2.00	2
Book 2		$2.00	2
Spelling		$2.00	1
Reading for Comprehension			
Book 1		$2.00	1
Book 2		$2.00	1

PUBLISHER
Regents Publishing Company, Inc.
2 Park Avenue
New York, N. Y. 10016

English Step by Step with Pictures	Beginning	$1.75	2
Beginning Lessons in English	Beginning	$1.50	2
Family Life in the USA	Intermediate	$1.25	2
Easy Reading Selections in English	Intermediate	$1.50	3
Modern Short Stores in English	Intermediate	$1.50	3

PUBLISHER
Harcourt, Brace, Jovanovich, Inc.
757 Third Avenue
New York, N. Y. 10017

English Lessons for Adults, I	Beginning	$1.65	2
English Lessons for Adults, II	Beginning +	$1.65	2
English Lessons for Adults, III	Intermediate	$1.65	4

PUBLISHER
McGraw-Hill Publishing Company
Manchester Road
Manchester, Missouri 63011

0016

TITLE	LEVEL	PRICE	RATING
Steps to Learning			
Book 1	1 - 2	$1.23	2
Book 2	2 - 3	$1.23	2
The Adult Reader	3 - 4	$1.23	2
Steps to Mathematics			
Book 1	1 - 2	$1.23	2
Book 2	3 - 4	$1.23	2
Basic Essentials of Mathematics			
Book 1	5 - 7	$1.35	4
Book 2	8 - 9	$1.35	4
Basic Science for Living			
Book 1	7 - 8	$1.35	3
Book 2	8 - 9	$1.35	3
General Education Series			
English	8 - 12	$1.68	3
Social Studies	8 - 12	$1.68	3
Natural Sciences	8 - 12	$1.68	4
Literary Materials	8 - 12	$1.68	3
Mathematics	8 - 12	$1.68	3
Language Exercise Series			
Red Book	5	$1.44	2
Blue Book	6	$1.44	2
Gold Book	7	$1.44	2
Green Book	8	$1.44	2
Gateways to Correct Spelling	9 - 12	$1.75	3
Imaginary Line Handwriting			
Beginning cursive	1 - 2	$1.08	3
Intermediate cursive	2 - 3	$1.08	3
Practice for Modern Mathematics			
Books 1 - 8	1 - 8	$1.23	2
Today's Language Series			
Star Book	3	$1.14	4
Anchor Book	4	$1.14	4
Algebra, Revised			
Book 1	8 - 12	$1.14	4
Man and His World Geography Series			
Communities Abroad	4	$1.14	3
The Americans	5	$1.14	3
Land Overseas	6	$1.14	3
Wing Book Series			
Physics	6 - 8	$2.25	3
Botany	6 - 8	$2.25	3
Chemistry	6 - 8	$2.25	2

PUBLISHER

Cambridge Book Company
488 Madison Avenue
New York, N. Y. 10022

(817

TITLE	LEVEL	PRICE	RATING
Vocabulary Series Books 1 - 5	9 - 12	$1.47	3

COPING SKILLS MATERIAL

Listed below are some of the teaching/learning materials utilized here in the program's coping skills component. Most of these are inexpensive and can be integrated into teacher-made units on consumer nd health information. Again, this list does not constitute a listing of all available materials nor does it imply complete endorsement of the products.

PUBLISHER
Steck-Vaughn Company
Box 2028
Austin, Texas 78767

TITLE	LEVEL	PRICE	RATING
Health, Safety and Sanitation	4 - 6	$1.68	3
Buying Guides	4 - 6	$1.68	3
Understanding Yourself	4 - 6	$1.68	3
Healthful Living	4 - 6	$1.68	3

PUBLISHER
Consumer Information
Public Documents Distribution Center
Pueblo, Colorado 81009

This agency prints a quarterly index listing federal publications of particular interest to consumers. It is an excellent source of good, free and inexpensive consumer information. One may be placed on the mailing list by writing the above address and asking to receive the index. A sampling of the materials this program has used is below. (The range of reading levels varies, but most are easy to understand.)

TITLE	PRICE
Budgeting for the Family	$ .10
Consumers' Quick Credit Guide	$ .10
Three Rules for Maximum Tire Life	Free
Your Social Security	$ .35
An Approach to Consumer Education for Adults	$ .80
Consumer Education Bibliography	$1.00
Don't Be Gypped	Free
Federal Wage Garnishment Law	Free
How To Buy Food	$ .80
Seasoning with Herbs and Spices	Free
Family Food Budgeting	$ .15
You and Food Stamps	Free
Calories and Your Weight	$ .50
Food and Your Weight	$ .35

0018

TITLE	PRICE
Food Guide for Older Folks	$ .20
Food is More than Just Something to Eat	Free
Nutrition Nonsense and Sense	Free
Money Saving Main Dishes	Free
Cancer, What to Know, What to Do About It	$ .10
Merchandising Your Job Talents	$ .40

PUBLISHER
New Readers' Press
Box 131
Syracuse, N. Y. 13210

Be Informed Series
20 Units — $ .75 each unit

PUBLISHER
Superintendent
U. S. Government Printing Office
Washington, D. C. 20402

This is another excellent source of information. A few of the titles used here are listed below:

How to Buy Food	$4.45
Family Fare: A Guide to Good Nutrition	$ .95
Cooking for Two	$1.20
Health of the American Indian	$ .65
Managing Your Money	$ .25
Home Health Services in the U. S.	$ .70

PUBLISHER
Cooperative Extension Programs
University of Wisconsin
Madison, Wisconsin

Key Nutrients	$ .05
After the Rabbit Kill	$ .05
After the Squirrel Kill	$ .05
After the Bird Shoot	$ .05

PUBLISHER
Campbell's Soup Company
Camden, N. Y. 08101

Good Food for Happy Living	Free or small charge
Meat Extenders, Budget Menders	Free or small charge
Managing Your Food Money	Free or small charge
All About the Meat Group	Free or small charge
Love that Vegetable Group	Free or small charge

0019

PUBLISHER
The American Diabetes Association, Inc.
18 East 48th Street
New York, N. Y.

A Cookbook for Diabetics	$ 2 - 3.00
Assorted leaflets regarding Diabetes	Free or small charge

PUBLISHER
Department of Home Economics Services
Kellogg Company
Battle Creek, Michigan 49016

Foods for Growing Boys and Girls	Free or small charge
Choose Your Calories Wisely	Free or small charge

PUBLISHER
Knox Gelatine, Inc.
Johnstown, N. Y.

New Variety in Meal Planning for the Diabetic	Free or small charge

PUBLISHER
Iowa State University
Cooperative Extension Service
Ames, Iowa

Selecting a Car	$.50 or more
Financing a Car	$.50 or more
Insuring a Car	$.50 or more

PUBLISHER
Carnation Company
P. O. Box 610, Department 96
Pico Rivera, California 90660

When You're Going to Have a Baby	Free or small charge
Reducing Diet Plan	Free or small charge
Diabetic Diet Plan	Free or small charge
High Protein Diet Plan	Free or small charge
Pregnancy Weight Control Plan	Free or small charge
You and Your Contented Baby	Free or small charge

PUBLISHER
National Association of Food Chains
1725 Eye Street, NW
Washington, D. C. 20006

0020

TITLE	PRICE
Shopping Cart 'Cents'	Free or small charge

PUBLISHER
The Quaker Oats Company
Chicago, IL 60654

Stretching Food Dollars	Free or small charge

PUBLISHER
Household Finance Corporation
Prudential Plaza
Chicago, IL 60601

Money Management Program (Series of four booklets)	$ .25 each

PUBLISHER
Corn Products Company
717 Fifth Avenue
New York, N. Y. 10022

Planning Controlled Fat Meals	Free or small charge

PUBLISHER
Gulf Oil Company
P. O. Box 1519
Houston, Texas 77001

How Not to Get Stuck When You Get Stuck (A booklet describing how an automobile works and the common mechanical problems a car may have)	Free or small charge

PUBLISHER
Mississippi Cooperative Extension Service
Mississippi State University
Mississippi State, MS 39762

Freezing Fruits and Vegetables	Free or small charge
Popular Vegetable Varieties for 1974	Free or small charge
Follow the Food Guide Every Day	Free or small charge
Home Canning	Free or small charge
Storing Perishable Foods in the Home	Free or small charge
Food in the Morning Makes the Day	Free or small charge
Salad Secrets	Free or small charge
The Year Round Home Garden	Free or small charge
Managing Your Money: A Family Plan	Free or small charge
Catfish Cookery	Free or small charge
How to Plan a Good Meal	Free or small charge

TITLE	PRICE
Why Vitamins are Vital to Life	Free or small charge
Use More Dairy Foods for Health and Enjoyment	Free or small charge
Why We Need Carbohydrates and Fats	Free or small charge
Why Minerals Mean Much to Us	Free or small charge
Food Buying	Free or small charge
Your Money's Worth in Foods	Free or small charge
Consumer's Credit Guide	Free or small charge
Do's and Don'ts of Credit	Free or small charge
What is Credit	Free or small charge
Where to Get Credit	Free or small charge
Your Credit Contract	Free or small charge
Insurance Decisions	Free or small charge
Property and Liability Insurance	Free or small charge

PUBLISHER
Internal Revenue Service
Washington, D. C. 20224

Understanding Taxes	Free

PUBLISHER
National Dairy Council
111 North Canal Street
Chicago, Illinois 60606

A Guide to Good Eating (poster)	$ .30
Food Models (photographic, life size models)	$3.50/set
Nutrition Source Book	$1.25
Nutrition News	$ .50/year
How Am I Doing (activity pieces)	$ .15
The Four Food Groups (poster)	$ .25
The Four Food Groups (activity piece)	$ .05/activity piece
How Your Body Uses Food	$ .35
Your Food - - Chance or Choice	$ .15
Can We Eat Well for Less	$ .14
Easy Meals that Please	$ .11
Food Record	$ .03
The Food Way to Weight Reduction	$ .20
Foods I Remember	$ .20
For Parents-To-Be	$ .25
Many Happy Returns, To the 40's, 50's, 60's and Over	$ .30
What to Feed Your Family	$ .15
Lower Cost Meals that Please in our Senior Years	$ .25
Your Children's Health, Day by Day	$ .25
Choose Your Calories	$ .10

0022

TITLE	PRICE
Weight Control Source Book	$ .30
Your Calorie Catalog	$ .12

ARTS AND CRAFTS

Most arts and crafts instruction was done via local craftsmen who came into the classes and demonstrated their skills and who observed the students at work. For some crafts, commercial materials were purchased. A list of the most helpful is below.

PUBLISHER
Publishers' Clearing House
Department 389A
1 Champion Avenue
Avenel, N.J. 07131

Decorative quilting	$1.00
Beading Naturally	$1.00
American Folk Art	$3.95
Painting Made Easy	$1.00
Romance of the Patchwork Quilt in America	$2.98
Leisure Crafts	$4.95
Quilting as a Hobby	$1.98
Complete Guide to Crochet Stitches	$1.98

PUBLISHER
Southern Living Books
P. O. Box 2463
Birmingham, Alabama 35202

Award Winning Quilts	$7.95

SUPPLEMENTARY READING MATERIAL

Included in this listing are numbers of books about Native Americans; most of these books, some fiction and some non-fiction, are used in the literature and social studies components. Others are simply used as supplementary reading material. In addition to the Native American material, a list of additional reading matter has been included. These books were selected to appeal to a wide variety of interests. (These books are kept in each center and are checked out to students for renewable periods of two weeks). The reading levels range from 2.5 to 11+.

PUBLISHER
Reader's Choice
Scholastic Books Services
904 Sylvan Avenue
Englewood Cliffs, N.J. 07632

0023

TITLE	PRICE
Eagle Feather	$ .95
If You Lived with the Sioux	$ .95
The Indians Knew	$ .60
Copper Sunrise	$ .75
The Medicine Man's Last Stand	$ .75
Susan	$ .95
How to be a Good Baseball Player	$ .95
The Pearl	$ .95
Ramona	$1.25
Overdrive	$ .75
A Family Failing	$ .75
Jenny Kimura	$ .75
Love is Never Enough	$ .95
I Never Promised You a Rose Garden	$1.25
Marine At War	$ .95
Split Bamboo	$ .95
Strange Unsolved Mysteries	$ .75
Pro Quarterback	$ .75
Gries/Csonka	$ .75
The False Treaty	$1.24
The Defenders	$1.24

PUBLISHER
Indian Historian Press
1151 Masonic Avenue
San Francisco, California 94117

The Indian Historian	$6.00 per year's subscription
The WeeWish Tree	$6.50 per year's subscription

PUBLISHER
Steck-Vaughn Company
Box 2028
Austin, Texas 78767

Flight to Afghanistan	$2.63
The Silent Passage	$2.44
Crazylegs Merril	$2.96
Flare Pass	$2.96
Second String Hero	$2.96
Backboard Scrambler	$2.96
Stop that Pass	$2.63
The Jack Rabbit	$2.63
The Western Diamond Back Rattlesnake	$2.63
The Grizzly Bear	$3.19
Wolves	$2.63
The Mountain Lion	$2.63

0024

PUBLISHER
Social Studies School Service
10,000 Culver Boulevard
P. O. Box 802
Culver City, California 90230

TITLE	PRICE
Sitting Bull, Great Sioux Chief	$ .60
Jim Thorpe	$ .95
Maria Tallchief	$ .95
Broken Hoop	$1.20
Red Shadows	$1.20
The American Indian in America I	$3.60
The American Indian in America II	$3.60
The Removal of the Choctaw Indians	$2.40
The Way: An Anthology of American Indian Literature	$1.60
Dispossessing the American Indian	$3.60
Historical American Indian Biographies (Posters)	$7.50/set
Contemporary American Indian Biographies (Posters)	$7.50/set
Ishi	$ .80
Who's the Savage	$1.00
Look to the Mountain Top	$3.95
Pretty Shield: Medicine Women of the Crows	$2.00
The Road to Wounded Knee	$1.60

PUBLISHER
Publisher's Clearing House
Department 389A
1 Champion Avenue
Avenel, N. J. 07131

Dictionary of the American Indians	$1.98
North American Indians	$3.95
A Pictorial History of the American Indians	$3.95

PUBLISHER
National Geographic Society
P. O. Box 1640
Washington, D. C. 20013

The World of the American Indian	$9.95

0025

GED Information For Staff

A sample of the informative packets prepared for students' use by staff members is that developed by Anne Birky to detail what the GED test is and how one arranged for the examination.

The General Education Development (GED) test is for people 18 years old or more who do not have a high school diploma and who are no longer in school. GED certification is equivalent to a high school diploma and may be used for the same purposes that a high school diploma can be used for. (At times students may question the validity of a GED certificate, and it is important to reassure them that they (the adults) can indeed use the certificate for job requirements and/or college entrance requirements.)

The GED test is composed of the following five subject areas:

a. Mathematics including the four basic arithmetic operations, fractions, decimals, percentage, graph reading, algebra, geometry and modern mathematics.
b. English grammar and usage including spelling, parts of a sentence, sentence structure, usage, punctuation, capitalization and clarity.
c. Social studies including readings on world history, American History and American Government, chart, map and graph reading, sociology and economics.
d. Literary materials including readings of prose, poetry and drama.
e. Natural science including readings on biology, chemistry, earth science and physics.

PREPARING STUDENTS FOR THE TEST

Generally those adults who should enroll in the GED program rather than the basic education program are those adults who can score 6.5 or more on the advanced or intermediate forms of the Gray-Votaw-Rogers general achievement test series and/or have completed ninth grade. (Scores particularly noted are those of reading vocabulary and reading comprehension because it usually takes a student longer to build these skills than it does to build mathematics skills.)

Once an individual has been evaluated and enrolled in the GED program, his learning plan can be developed and materials selected for study. Again, depending upon his test scores, the prospective GED enrollee may or may not be ready to begin working in books specifically designated as GED preparatory books but may instead need to work in books such as Learning Our Language, books I and II ; Basic Essentials of Mathematics, books I and II, Basic Science for Living, books I and II; Algebra, Book 1; Introduction to Reading (pre-GED), Introduction to English (pre-GED), and Introduction to Arithmetic, (pre-GED). Two GED preparatory series are used here, the Steck-Vaughn series and the Cambridge series. Both have valid uses, depending upon the student's level. The Steck-Vaughn series is less difficult and its format is easy to work with; it does not, however, provide enough practice for the concepts taught. If this series is used, it may be necessary to supplement the lessons with exercises on the same skill from another book. The Cambridge series seems to most clearly develop skills which closely match the skills tested on the GED examination. This is a difficult series and it is perhaps advisable, especially in social studies, literature and science, to have the student complete the Steck-Vaughn books in these areas before moving to the Cambridge series.

The test is a very verbal one and it is essential that the adult be prepared for the level of vocabulary which he will encounter on the test.

0026

To determine whether the student is ready for the GED requires an examination of several factors, such as the following. He should be tested again, on the GVR. If the average score ranges from 8.0 up, then it is likely that the adult is ready for the test. The reading comprehension and vocabulary scores should range however from 8.5 - 11.0. He should be able to answer correctly 60-70 per cent of the questions correctly in the exercises in the Cambridge books. In addition, he should take the simulated test found at the end of each book, again with a 60-70 per cent accuracy rate. He should be able to work algebra and geometry problems. He should be familiar with terminology of modern mathematics, i.e. sets, union, commutative and associative properties. He should be able to work verbal mathematics problems. He should be familiar with figures of speech and with the forms of literature. He should be familiar with a basic science vocabulary to include chemistry, physics and biology terms.

SCHEDULING A TEST

Tests should be scheduled when the student is both ready for the test and when he wants to take the test. (In some cases, the adult is prepared academically, but he feels the need to study longer before attempting a test. In no instances should a person be pushed into taking the test if he is hesitant.)

Once the student has decided to take the test, the teacher should call the GED examiner. One should have several alternate dates in mind when he calls to schedule a test for either an individual or a group of people. When scheduling the test, one must tell the examiner (1) how many individuals will be tested,(2) whether or not the person has been tested before,(3) if two is true, which forms of the test were given on the previous test and (4) what times will be amenable to the testees. Generally the examiner can test two or three individuals at any time; if a group of people wish to be tested, then arrangements should be made at least two weeks prior to test time. Past experiences with testing indicates that groups of 10 or less work better. The tests can be scheduled during the week from 8:30 - 3:30 or on weekends beginning at 4:00 p.m. on Friday afternoons. Since the adults often need transportation in from the outlying communities for the test, it is usually better to schedule a test during the week when rides coming into the tribal office complex are available and when the adults can leave prior to 4:30 p.m.

Once a test has been scheduled, a transportation plan must be arranged. If there is doubt about the student's ability to get to the GED testing center, the teacher should arrange to either pick up the student or find a ride for him.

APPLYING FOR THE TEST

Which procedure for application a student follows will depend upon whether or not that individual has taken the test previously. Both procedures will be described.

A. First Examination

The teacher should pick up an application blank from the Adult Education Main Office. This application requires a photograph of the applicant, the applicant's social security number, his birth day, and notorization by a notary public. A polaroid snapshot is adequate for the application. Once the application has been completed, it can be notarized free of charge at the Tribal Finance Office or the Tribal Contracting Office. Individuals who are 18 or 19 years of age and who are being tested for the first time, must follow other procedures, which will be outlined below. If the applicant, however, is 20 or over, he simply takes his application with him when he goes for the test. For the younger student, once his application is completed, it must be mailed to the state GED Records Office, State Department of Education, P. O. Box 771, Jackson, Mississippi 39205, along with a letter asking that the individual be granted "special permission" to be tested. Once the state GED Records Office receives this form, the Records Office personnel will forward the request to the last high school that

the student attended and will ask the school to verify that the student is not likely to return to school and that it is in the student's best interest to allow him to take the GED. Once the school has done so, the form is returned to Jackson and is then mailed to the examiner who will notify us that permission has been granted. This process can be time-consuming and requires special attention from someone to make sure that the school responds to the form as quickly as they receive it. The teacher and/or program director can facilitate the receipt of permission forms by calling first the GED Records Office to ascertain when the form was mailed from that office and then by calling the principal or counselor's office at the last high school the student attended to ask that they return the form as quickly as possible.

B. Retests

If the individual has been tested for his high school equivalency in Mississippi previously, he does not need to complete another application form before retaking all or parts of the test. The teacher or the program director should simply write a letter to the GED Records Office, giving the name of the adult, when he took the test (approximately), where he took the test, request that a copy of that person's test scores and the test form be sent to the adult education office. When the person is tested, he is to be given a copy of this letter to take to the examiner so that the proper form can be administered. (This should be done early so that the examiner will know in advance which form will be used. One should note that each GED examiner only has four forms of the GED which he keeps for one year. If, by chance, the individual has been tested on those four forms, then he will not be able to be tested at that center until it gets new forms.)

If the individual took the test in another state, failed part of it and wants to retake the test in Mississippi, the procedures for retake differ from state to state. In many instances, the state departments of education will send copies of the test scores and the form tested on by simply writing to the GED records office in that state. Other states, require the request to come from the Mississippi GED Records Office. In any event, if the individual wishes to get a GED certificate in Mississippi, if he is taking the remainder of the test here, he is still required to complete a Mississippi application along with a picture and forward it to the state GED Records Office.

C. Cost of the Test.

A complete test, 5 parts, is $6.50. Each part of the test is $1.50.

0028

FOOD BUYING

BY BETH HENRY
MISSISSIPPI BAND OF CHOCTAW INDIANS
ADULT EDUCATION PROGRAM

p. 28 blank

TABLE OF CONTENTS

I. Introduction

II. Units

A. How to Cut Costs

1. Introduction
2. Development
3. Summary

B. Unit Pricing

1. Introduction
2. Development
3. Summary

C. Grocery Store Visit

D. Evaluation

* * * *

INTRODUCTION

Consumer education has been lauded in recent years by professional educators as a desirable means in Adult Education for teaching the basic math and English skills. As a component of the APL method developed in Texas, it is designed to equip the adult student with the coping skills needed in dealing with events in his daily life.

Here in Philadelphia in the adult classes held in the seven different communities comprising the Choctaw reservation, we hold a somewhat less extreme view. The need for consumer education is recognized, along with the need for health education, legal education and driver's education. But each is only a component of the whole and supplemental to the teaching of basic skills. Work texts in English grammar and literature, mathematics, science, geography, etc. still comprise the main thrust of our program. Instruction is mostly individualized and conducted on all levels from ABE to GED. The aid of paraprofessionals has been instrumental in allowing the instruction to be programmed to the needs of the individual and his particular culture.

Nevertheless consumer education is recognized as an important component of the total program. Currently efforts are being made to co-ordinate the activities in this domain among the various programs in operation on the reservation: Adult Education, Head Start, Social Services and Health Education.

The following unit on the Food Dollar is part of the nutrition curriculum currently being developed in the Adult Education program. It is to follow units previously developed on the four Major Food Groups and Nutritional Dieting. It will be used in all the day classes wherever desired. These students are composed of volunteer students as well as Mainstream and TWETP workers who attend classes as part of their job description. All are Choctaw adults, their ages run from 17 to 70, and their educational level from beginning ABE to GED preparatory. An in-service training session will

be given to all teachers and teacher-aides to acquaint them with the objectives of the unit, the materials and the resources available, the subject matter and the various activities possible.

This unit is designed to aid the student in learning how to spend his food-dollar wisely. It is comprised of four parts. The first class will concern tips and procedures in saving money at the grocery store. After discussing the selection of the store and the preparation of a shopping list, techniques in buying meats, milk, fruits and vegetables, and breads and cereals will be presented. Many audio-visuals will be used and the presentation will be in Choctaw whenever needed.

The second unit will be given at the next class meeting the following week. It will concern unit-pricing. Meanwhile, contact will be made with neighboring and in-town grocery stores that the students have chosen as the sites for a class visit. Their permission will be requested along with any advice or aids they would like to give.

The following week visits will be made to these stores to compare prices and services between them and also prices of various items within the store. A group of 2-3 students equipped with a chart prepared to list the various items to be compared will be accompanied by one aide or teacher on these trips. Upon returning to the class the students will complete the activities necessary in making the comparisons and discuss their conclusions.

The fourth and final week of this unit will be an evaluation of the effectiveness and desirability of the unit.

In conjunction with this unit, the students will spend some time in class working in the work-text of the "Be Informed" Series on the Food Buying Section. This will provide reinforcement in understanding and practice in using the material being presented in this unit.

Resource materials and handouts to be used in this unit have all been provided by Ms. Nancy Ertz of the Cooperative Extension Service at Mississippi State University.

A. How to Cut Costs:

1. Introduction

Would you like to get more for your money? Would you like to be able to feed your family well and still save money? Do you know how to get the most food for your dollar?

You can save money. You can feed your family well. You can learn how to buy wisely. All you need is the information and some practice.

Today we're going to talk about how to cut costs at the grocery store. I'm going to explain some ways about how to get more food for less money. Next time we will talk about how to compare prices of food, and our third session we will be going to the grocery store in small groups to decide what store is the best and how we can shop wisely there.

2. Development

Today we will talk about some ways to save money at the grocery store.

a. The first thing to decide is what store you will shop in. In our third session we will visit different stores to see which one is the best in Philadelphia, but in general a supermarket or a discount food store is the cheapest. _____, what are some supermarkets in Philadelphia? _____, are there any discount food stores? One of these stores will be cheaper than a junior food mart or a small neighborhood store.

0031

SUPERMARKET	JUNIOR FOOD STORE
1. larger quantity 2. lower prices	1. close to home 2. offers credit

Everyone goes to a junior food store sometimes, but you should try to buy only a little here and go to a large supermarket to buy most of your food. Here are two cans of _____, one purchased at a supermarket and one at a neighborhood store. Which one is cheaper?

b. The second skill to learn in buying food is how to make a shopping list. A shopping list is a list of all the food you need to buy at the store. A shopping list can save you time and it can save you money.

When you go to the grocery store, do you spend more money than you plan to? When you get home, do you think of some food you forgot to buy? And then you have to go to the junior food store and pay a higher price for it? When you go to make biscuits, do you find that you're out of flour?

These things happen to everyone. They happen to me, to (teacher or aide), to _____. A shopping list, that you make before going to the store, can keep these things from happening and help save time and money for you. When you go to the store you buy only what is on the list.

There are three steps in making a shopping list:

1. Look first at what you already have in the kitchen.
2. Read newspaper ads to see what food is on sale.
3. Plan a week's menu using what you learned in A and B above and the proper balance of the four basic food groups.

POSTERS:

How To Make A List 1. 2. 3.	4 Food Groups	Menu

Meal	Meat	Milk	F + V	B + C
Bkfst	eggs		o. j.	oatmeal
Lunch		milk	greens jello/fruit	rice cornbread
Dinner	chicken	ice cream	green beans	bread
	2	2	4	4

0032

Here is an example of one day's menu for an adult. You may already have oatmeal, rice and coffee or tea in your kitchen and greens and green beans in your garden. On your shopping list you would need to write chicken, jello, fruit, milk, eggs and bread.

You can plan to use your leftover chicken the next day for sandwiches or a chicken salad or in a casserole.

You can buy enough fruit, milk, eggs and bread to have all week.

So, in making a shopping list you need to check the newspaper ads, plan menus for one week, see what you already have and write down what you need.

Try to go to the supermarket once per week and get enough food for that week.

_____, how can a shopping list help you?

c. The next step in saving money at the grocery store is to compare prices in the store.

1. For instance, here are two cans of beans

one brand costs _____

this one costs _____

Which can will save you money?

2. These two cans of beans are different styles. The _____ style costs less and has the same vitamins and nutrients as the other.

3. Here are two more cans of beans

the large one costs _____

the small one costs _____

Which one do you think is the better buy?

You can save money by buying the larger size. It has _____ ounces of beans.

You would have to buy _____ cans of the small size to get _____ ounces of beans and this would cost you _____.

Next week we will talk more about comparing prices but usually the larger size will save you money IF you can use it all before it spoils.

4. A convenience food is a food which is easy for you to prepare. It saves you time but costs you $. For example: a frozen T.V. dinner is a convenience food.

All you have to do is put it in the oven and heat it.

It saves you time but costs you money, UNLESS you live alone and wouldn't otherwise get a balanced meal. In this case your health is worth the extra money it costs.

Dry mixes such as instant soups and cocoa are convenience foods. They are easy to fix but more expensive than canned soup or hot chocolate made by adding chocolate syrup to milk.

Frozen vegetables with a butter sauce added would be another convenience food. If you buy the regular frozen vegetable and add your own butter, you would save dollars.

Often mixes for baked goods - cakes, brownies, etc. - would cost the same or less than baking the cake with your own flour and eggs. So these mixes would be a good buy.

_____, when is a T. V. dinner a good buy?

Is instant hot chocolate a good buy?

Is a cake mix a good buy?

Is frozen brocolli with a lemon-butter sauce a good buy?

What would be another way of serving this dish?

d. Finally some basic information about buying meats, milk, fruit and vegetables, and bread and cereal, can help you save money.

1. How to save money when buying meats.

a[1]. Buy the meat that will give you the most servings for the price.

Often hamburger meat is less expensive than ground chuck but it has so much fat you have to buy more of it to feed everyone. So buying ground chuck for hamburgers will save you money because you don't need to buy as much.
Example:

When buying chicken, buy the chicken which has the most meat. If you buy one with a lot of bone, you will be paying for bone and not meat.
The same is true for hams. Look to see how much bone and fat is on the meat and buy the ham with the least bone and fat.

b[1]. Buy the cheaper meats.

All meat gives you protein which you need everyday for muscles and energy, but some meat costs less than others.

Ground chuck costs less than steaks but is it just as good for you.

Buying a whole chicken rather than just legs or breasts costs less. You can use the neck and back for stew or soup.

Beef liver, kidney, tongue, etc. are not expensive and yet very good for you. Tuna fish is another good meat buy. Frozen fish is too.

c[1]. Buy meat alternates. Eggs, dry peas and beans, and peanut butter give you the same muscles and energy as meat. They are cheaper than meat and you can use them instead of meat.

In buying eggs, look for the $.07 spread. If there is less than $.07 difference between the large eggs and the medium eggs, the large eggs are a better buy.
Look at the prices. Subtract. Is it less than $.07? Then buy the larger size. Is it more than $.07? Then buy the smaller size.
Here is a list of the cost of protein foods - - meat, dry beans, eggs and peanut butter.
In the first list we see many meats. . . . .
In the first column we have how much 1 lb. of each meat costs. In the second column we have how much 1 serving of each meat costs. As we go down the list, the cost gets higher and higher. So, hamburger meat and chicken are the cheapest meats. Next are turkey, beef liver and frozen fish. All of the meats give you the same protein and are good for you, only some are more expensive than others.
The second list includes dry beans, peanut butter and eggs. For 1 serving (see the second column) we see that dry beans are the cheapest and the best buy. Next is peanut butter at $.12 for 1 serving and then eggs at $.13. So whenever possible you should use these instead of meat in order to save money.

2. How to save money when buying milk.

a[1]. Buy fresh milk in 1/2 or 1 gallon containers. IF you can use it before it spoils. It is less expensive than the smaller sizes.

0034

b[1]. Use evaporated milk in cooking.
If you need to use milk in soups, cakes, casseroles, etc. you can use this milk by adding equal amounts of water to it and save money.

c[1]. The cheapest way to buy milk is a package of nonfat dry milk. Use it in cooking and for drinking. Regular milk costs twice as much.
Often people mix equal amounts of fresh milk and dry milk you have mixed with water for drinking.

d[1]. Buy nonfat dry milk in as large a package as you can store and use without waste.

3. How to save money when buying fruits and vegetables.

a[1]. Check different forms of a food-fresh, canned, dried, frozen-to see which is the best buy.

b[1]. Only buy as much fresh fruit as you can use before it will spoil.

c[1]. Buy foods on special IF you will use them.

d[1]. Try lower priced brands.

e[1]. Buy fruits and vegetables in season. They are cheaper at this time. When not in season, the canned or frozen products are cheaper than the fresh ones.

f[1]. Do not buy cans that are swollen or rusted. This means the food may be spoiled. Do not buy fresh fruits or vegetables that are brown or wilted.

g[1]. Match the quality to your cooking needs. If you're going to make stew buy the cheaper canned tomato pieces rather than the whole tomatoes.

whole/pieces

4. How to save money when buying breads and cereals.

a[1]. Look for and buy packages marked "enriched". They cost no more and give extra nutritive value. Whole wheat bread, enriched white bread, enriched spaghetti and macaroni are examples.

b[1]. Buy the larger size of ready to eat cereals (Raisin Bran, Corn Flakes). You get more for your money.

c[1]. Pre-sugared cereals cost more than cereals you sweeten yourself.

d[1]. Cereals you cook yourself (grits, oatmeal, rice) are less expensive than "instant" cereals.

e[1]. Day old bread is less expensive.

3. Summary and Questions and Answers

In general people spend 20% or 1/5 of their income on groceries. So, if you earn $100/week, you will likely be spending $20/week on food. This is a lot of money and should be spent wisely. Today we have discussed some of the ways you can save money at the grocery store. Next week we will discuss unit pricing, i.e. how much something costs per pound or per quart. This will help you to determine which is the cheaper product. The following week we will be planning visits to some of Philadelphia's grocery stores.

In your classes right now you should be going over this "Be Informed" series on "Wise Buying" (Part 2 - Buying Food). Here is one handout that summarizes what I've said today and may help you: "Stretching the Food Dollar" (MSU Co-Op Extension Publication No.798).

COST OF PROTEIN FOODS

Table 1. Cost of 3 ounces (an average serving) of cooked lean from meat, poultry, or fish at August 1972 prices.

Item	Retail price per pound [1]	Cost of 3 ounces of cooked lean
	Dollars	Dollars
Hamburger	0.76	0.20
Chicken, whole, ready-to-cook	.41	.20
Turkey, ready-to-cook	.55	.22
Beef liver	.80	.22
Ocean perch, fillet, frozen	.77	.22
Chicken breasts	.78	.27
Ham, whole	.78	.27
Pork, picnic	.63	.29
Haddock, fillet, frozen	1.07	.31
Ham, canned	1.23	.31
Chuck roast of beef, bone in	.85	.38
Pork loin roast	.92	.46
Rump roast of beef, boned	1.50	.51
Round beef steak	1.51	.51
Pork chops, center	1.29	.58
Rib roast of beef	1.32	.59
Sirloin beef steak	1.58	.68
Veal cutlets	2.76	.69
Lamb chops, loin	2.04	.94
Porterhouse beef steak	1.87	.97

[1] Average retail prices in U.S. cities, Bureau of Labor Statistics, U.S. Department of Labor.

Table 2. Cost of 20 grams of protein at August 1972 prices. (Twenty grams of protein is about a third of the recommended daily allowance for a 20-year-old man.)

Item	Retail price per pound [1]	Cost of 20 grams of protein
	Dollars	Dollars
Dry beans	0.25	0.06
Peanut butter	.50 (12 oz. jar)	.12
Eggs, large	.51 (dozen)	.13
Chicken, whole, ready-to-cook	.41	.15
Bean soup, canned	.17 (11½ oz. can)	.16
Beef liver	.80	.19
Hambirger	.76	.19
Tuna fish	.45 (6½ oz. can)	.20
American process cheese	.54 (8 oz. pkg.)	.21
Ham, whole	.78	.22
Round beef steak	1.51	.33
Frankfurters	.91	.33
Rib roast of beef	1.32	.44
Pork sausage	.86	.45
Bologna	.63 (8 oz.)	.46
Bacon, sliced	.99	.52

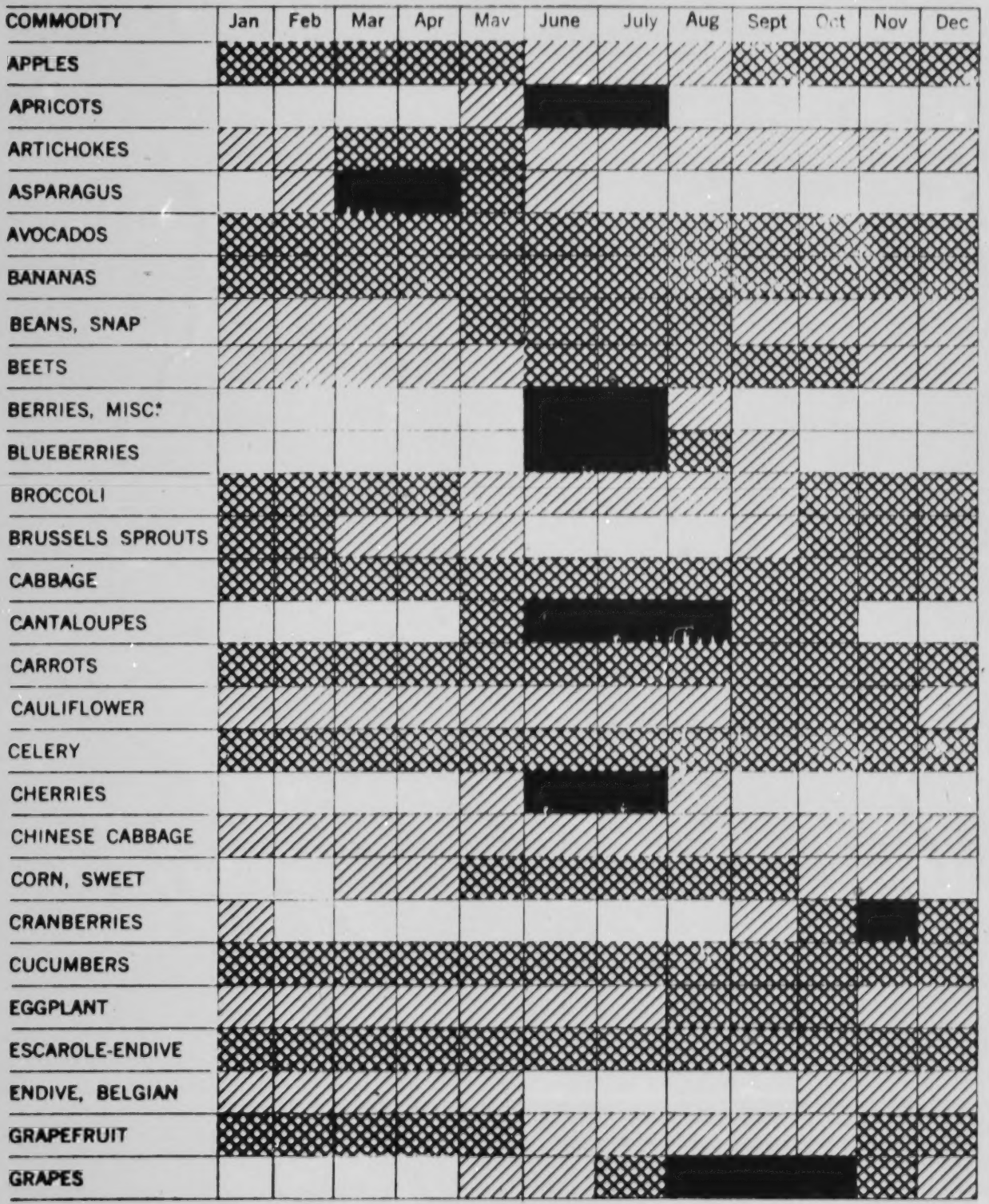
[1] Average retail prices in U.S. cities, Bureau of Labor Statistics, U.S. Department of Labor.
Both tables reprinted from: Family Economics Review, December 1972.
Agricultural Research Service, U.S. Department of Agriculture.

0036

FRUIT AND VEGETABLE AVAILABILITY

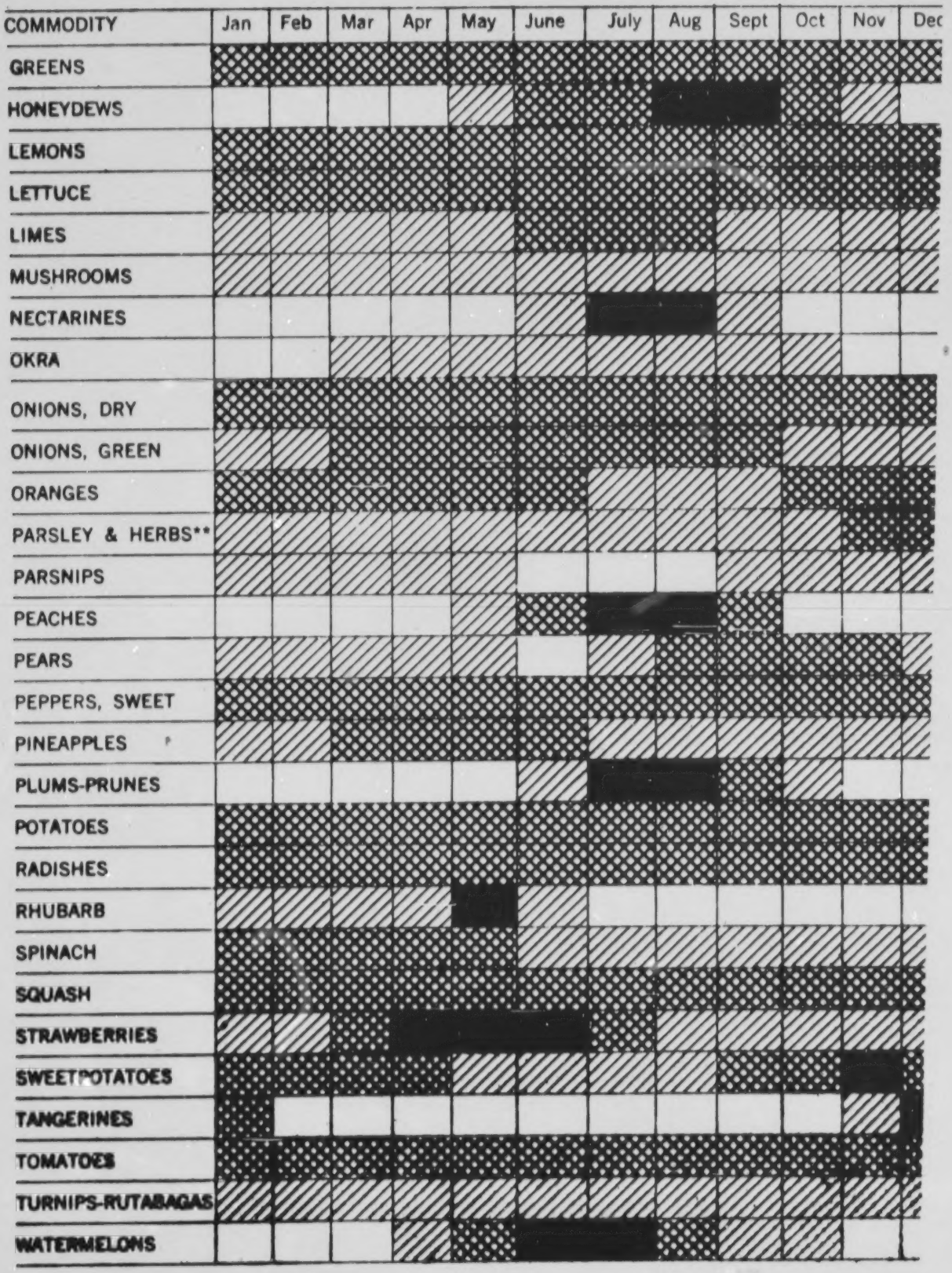
This chart shows when common fruits and vegetables are in supply.

- **Means supplies are scarce or nonexistent.**
- Means supplies are moderate.
- Means supplies are plentiful.
- Means supplies are exceptionally abundant.



*Mostly blackberries, dewberries, raspberries.

0037



**Includes also parsley root, anise, basil, chives, dill, horseradish, others.

Information courtesy of United Fresh Fruit and Vegetable Association, Washington, D.C.

0038

B. Unit Pricing

1. Introduction

Last week we discussed how to save money when you buy food. It involved choosing a grocery store, making a shopping list, and different ways to save money when buying meat, milk, fruits and vegetables, and breads and cereals. Today we will look at the concept of "unit pricing". It will help us, when we're at the grocery store, to know which can of corn is the cheapest among all the different sizes, brands and styles. Next week we will be making trips to grocery stores you have chosen to put into practice what we discuss today.

2. Development

Grocery shopping means going to the store and selecting what you need from all the different varieties of food in the store. In order to shop wisely and save money you need to be able to compare prices. In order to compare prices you need to compare weights. Every item in the grocery store has its weight written somewhere on the outside of the product. Here are several cans of lima beans. The weight for this can is shown here. It weighs _____ ounces. This can weighs _____ ounces. Here is where the weight is shown on these boxes of soap. This box weighs _____ and this box _____.

When you know the weight of a package, you can compare the unit prices of two different packages. If the two items have the same weight, you need only to compare the prices. Here are two cans of corn. Each can weighs _____ ounces. This can costs _____ and this can _____. Which can is the cheapest?

(Repeat for two cans of shortening and two boxes of soap.)

Sometimes, however, you may want to compare the price of 2 items which have different weights. In this case you need to determine the unit price. The unit price means the price per pound or ounce or quart.

To find the unit price of any package you need to divide the cost of the item by the number of pounds or ounces it has.

Here are 2 cans of lima beans. This can weighs _____ ounces and costs _____. This can weighs _____ ounces and costs _____. To determine the unit price, divide the cost by the number of ounces for each can. (Do this aloud or on the blackboard if possible.) *handout.

On this sheet you will see where this has been worked out. Look at problem one. What is the unit price for the first can of beans? The second? Which one is cheaper?

Here are 2 boxes of oatmeal. (Describe weight and cost.)

On your worksheet, divide the cost by the number of ounces to determine the unit price for each can. Which can is cheaper?

Here are 2 boxes of laundry soap. (Repeat as above.)

Here are 2 cans of shortening.

Here are 2 jars of mayonnaise.

One other time you may want to use unit pricing is in deciding which is the better buy between 2 cans of the same item which are different styles. Here we have 2 cans of green beans. One is cut green beans and one is French-style. First you need to look at the weight. If it is the same you need only compare the cost. If it is different you need to divide the cost by the number of ounces to determine the unit price. Then compare the unit prices to determine the better buy.

Repeat:

2 loaves of bread
1 bottle of orange juice, 1 can of frozen orange juice (divide by number of ounces it would make when water added).
2 cans of tomatoes (1 whole, 1 pieces)
2 packages of cheese (1 sliced, 1 block)

3. Summary

Unit pricing then just means dividing to find the cost of a package per ounce or pound or quart. It will help you to determine which package is the cheaper. Next week each group will be going with their teacher to a grocery store. Each group will divide into 2 small groups. The teacher will go with one group to a supermarket, then return and go with the other group to a small neighborhood store. Each group will have a chart like this one on which you will list the items from your shopping list. For each item you will write down the information needed from 2 products.

For example, if green beans is on your list, you will write it down twice. At the store you will list the brand, style, weight and cost from 2 different cans of beans. You will not actually buy the beans.

Upon returning to class you will compute the unit price for each item. In this way you will know which brand or style or size is cheaper.

Then, by adding up the total costs of your shopping list, using the price of only one product for each item, you will see which store is cheaper - - the supermarket or the smaller neighborhood store.

These visits to the grocery store will allow your group to do two things: (1) compare the prices of various items within each store, and; (2) compare the prices of the 2 stores.

Right now I want you to (go back to your table and) make a menu for 1 day. All of you will help to make 1 menu for the whole group. Here is a copy of our local paper. Look to see what foods are on special in the store you plan on visiting next week. Include any of these food items in your menu, if you want.

From this menu you should make a shopping list. This is the shopping list you will use next week when you go to the store.

Are there any questions?

C. Grocery Store Visit

In essence, this visit will be the evaluation of the prior 2 lessons: "How to Cut Costs" and "Unit Pricing". The student will be putting into practice what he has learned in these two lessons. He will be visiting 2 stores which he has selected in groups of 2-3 under the informal supervision and assistance of his teacher. (Each group can divide in half. The teacher will go with one-half to a supermarket and one-half to a junior food mart.) The purpose of these visits is two-fold: (1) to compare the prices of the same item between the 2 stores, and (2) to compare the prices of various products within one of the stores.

The prior week the students as a group prepared 1 day's menu and a shopping list from this menu. He will use this shopping list today in visiting the stores.

0040

WORKSHEET

Same Brand – Same Item – Different Size

FOOD	BRAND	STYLE	WEIGHT	COST	UNIT PRICE
1. Green Lima Beans	Del Monte	Early Garden	8½ oz.	$ .26	$ .032/oz. or 3 2/10 ¢ /oz. or 3 1/5 ¢ /oz.
Green Beans	Del Monte	Early Garden	17 oz.	$ .48	$ .028/oz. or 2 8/10 ¢ /oz. or 2 4/5 ¢ /oz.
2. Oatmeal					$. /oz.
Oatmeal					$. /oz.
3. Laundry Soap					$. /oz.
Laundry Soap					$. /oz.

0041

GROCERY STORE VISIT

1. List 2 products for each item on your list.
2. When listing different sizes of an item, select the same brand for each size.
3. When listing different styles of an item, select the same size for each.
4. When listing different brands select the same size and style for each.

FOOD	BRAND	STYLE	WEIGHT	COST	UNIT PRICE

EVALUATION OF THE LESSONS ON FOOD BUYING
AND THE VISIT TO THE GROCERY STORE

1. Do you feel like these lessons have given you ideas to save money on your grocery bill?

   How?

2. Were you able to understand the lessons or were they too complicated?

3. Have you enjoyed these lessons?

   Why?

4. How would you like to change these lessons to do them better?

5. Is there anything else you'd like to learn about food buying?

6. Would you like to continue these types of lessons or would you prefer to just work in your books?

7. What other interest do you have?

   _____ Clothes buying
   _____ Nutrition
   _____ Cooking
   _____ First Aid
   _____ Health
   _____ Credit
   _____ Car buying
   _____ Legal Advice
   _____ How to take care of your home (applicances, floors, etc.)
   _____ How to do home repairs

8. Comments:

NUTRITION MICRO COURSES

BY BETH HENRY
MISSISSIPPI BAND OF CHOCTAW INDIANS
ADULT EDUCATION PROGRAM

p. 44 blank

0044

MICRO NUTRITION LESSONS

I. Background and Philosophy

The Adult Education Program on the Choctaw Reservation in Philadelphia, Mississippi attempts to provide the participants with coping skills in all areas of their daily lives. Included and co-ordinated, therefore, with the traditional ABE and GED subject matters, are micro-units in legal education, driver's education, citizenship education, consumer education, etc. These micro-units serve several purposes: (1) A variety of methods, activities, and curriculum is provided which helps in maintaining the interest and the motivation of the student; (2) The student is better able to see a direct relation between the mathematics, English, science, etc. he has been studying and problems he is concerned with in his daily life; (3) The lessons are based on the expressed needs and interests of the student, who, therefore, experiences a sense of participation in the Adult Education Program.

II. Sequence and Purpose

The first nutrition micro-lesson concerns the 4 basic food groups and what constitutes a healthy daily diet. The findings of 3 separate needs-assessment surveys (Adult Education, Head-Start/PCDP, and Home Economist) confirmed the field of nutrition as being the most widely acknowledged area in need of improvement. The purpose of the first lesson is therefore to acquaint the student with the 4 basic food groups and provide him with practice in planning menus with these food groups. Efforts are made to incorporate common Choctaw foods (hominy, salt pork, biscuits, garden vegetables, etc.) in the presentation. Emphasis is placed on the proper balance of foods, not on the exclusion or inclusion of a particular food. With this background, a lesson on dieting would be more meaningful as it involves, once again, the 4 basic food groups. The problem of obesity among the population is compounded by high incidence of diabetes. The following unit on reduction dieting was therefore developed to introduce sound and nutritious methods of losing weight among the Choctaw people in each community. No value judgement is to be made, and the teacher should be sensitive to the emotions of the students and avoid embarrassing any members of the class. Motivation to lose weight is to be achieved through a presentation of the facts: medical, nutritional and practical.

III. Lesson Outlines

A. The Basic Four

1. Behavioral Objectives
   a. Each student will be able to verbally, in a group situation, identify the food groups of a specific item presented to him (a box of cereal, a quart of milk) after the basic presentation and a review using the chart.
   b. Each student will study a day's menu and determine its adequacy and what items may be missing in group and individual exercises.
   c. Each student will list everything he has eaten that day and check it against the basic requirements to determine its adequacy on an individual basis.
   d. Each student will complete an evaluation sheet on this presentation and future interests.
   e. The following week in an informal group session, each student will read "Square Meals," complete "Find the Food Group", and plan 1 day's menu.

0045

2. Methods and Activities
   a. Lecture
   b. Demonstration
   c. Demonstration
   d. Question and answers
   e. Worksheets
   f. Class discussion
3. Evaluation
   a. Worksheets
   b. Questionnaire
4. Materials
   a. Basic chart
   b. Props:
      Milk
         Empty carton of whole milk
         Empty carton of skim milk
         Yogurt container
         Cottage cheese container
         Ice cream container
         Cheese
         Evaporated milk
         Condensed milk
         Package of instant nonfat dry milk
      Meat
         Jar of peanut butter
         Can of tuna fish
         Picture of fish
         Picture of steak, chicken, etc.
         2 hard boiled eggs
         2" cube of cheddar cheese
         Can or bag of dry peas or beans
      Fruits & Vegetables
         Can of corn, peas, etc.
         Can of peaches, pears, etc.
         Any fresh fruit and vegetable in season
      Bread & Cereal
         Empty box of breakfast cereal
         Spaghetti
         Empty box of corn meal mix
         Bread (or picture of)
         Biscuits (or picture of)
   c. Work sheets and evaluation sheets and future interest check list (handouts attached):
      What's Missing
      How Am I Doing
      Daily Food Guide or A Guide to Good Eating

0046

1 glass
1 set measuring spoons
1 cup measure
Evaluation and Future Interest Sheet
Square Meals
Find the Food Group
Menu Form

5. Presentation

In America today, millions of people aren't eating wisely. They eat too many of the wrong things or too few of the right.

Food is what you eat; nutrition is how your body uses food. If you aren't eating foods to meet your body needs, you will not be in your best possible health.

You may already know about nutrition. You may have learned good eating habits from your mother. But many of us need to be reminded from time to time of the foods we need to eat everyday in order that we can have good health and that we may serve our families the right food.

What a pregnant mother eats will affect her child's growth and development. What a man eats will affect how much energy he has during the day and how well he does his job. Food affects your health, your energy, your weight, and your strength.

We can divide foods into 4 groups in order to study them. We will discuss how much we need of each group everyday, and how each group affects our health.

The groups are: the milk group, the meat group, the fruit and vegetable group, and the cereal group.

Props (With prop showing servings):

The milk group includes:

Milk:	Whole	1 serving is 1 8 ounce cup of fluid milk.
	Evaporated	
	Dry	
	Skim	Children need 3 cups per day.
		Teenagers need 4 cups per day.
Cheese:	Cottage	Adults need 2 cups per day
	Cheddar	Pregnant women need 3 cups per day.
Ice Cream		1 cup of milk = 2" cube cheddar cheese, or 1 cup yogurt, or 1 1/3 cup cottage
Yogurt		cheese, or 1 1/3 cup ice cream

The meat group includes:

Chicken, pork, ham, bacon, hamburger, fish, liver or eggs, dry beans, kidney beans, black eyed peas.
You need 2 or more 3-ounce servings per day.
1 serving = 2 eggs, or 1 cup cooked dry beans/peas, or 4 tablespoons peanut butter

The vegetable and fruit group includes:

All vegetables and fruits and should be served 4 times a day. More important, those having vitamin C should be served at least once every day, and vitamin A at least every other day.

Good sources of vitamin C are: oranges, grapefruit, strawberries, peppers, broccoli, greens, potatoes, sweet potatoes, tomatoes, spinach and cabbage.

Good sources of vitamin A are: string beans, collards, turnip greens, okra, corn, yellow squash, carrots, spinach, sweet potatoes.

1147

The bread and cereal group includes:

All breads, cereals, corn meal, crackers, flour , grits, spaghetti, biscuits, rice.
We need 2 to 4 servings daily.

Whole wheat and rye breads have more nutrients than processed white bread.

Miscellaneous:

Fats, oils, sugars and sweets are not shown although they are common. A little of these is essential but watch out - - they are very fattening.

Foods from each group can be a part of every meal, but they do not have to be.

Most frozen foods are just as good nutritionally as fresh ones.

If your diet contains a good variety of foods, good nutrition will take care of itself.

Milk helps one to have good bones and teeth. It builds muscles and helps our blood to clot if we're cut. It also keeps our skin healthy. If we don't get enough from this group we can be nervous, high strung or not able to sleep well. Some warm milk or hot chocolate at bed time will help you to go to sleep.

The meat group supplies us with energy. It makes bodies grow and builds our blood. If you are tired or run-down you may need more meat. It also helps the body in the healing process.

Fruits and vegetables help keep us in good health and prevent colds. They also help our eyesight and sometimes prevent acne and sore throats. They provide us with vitamins and minerals to grow. They may also help to control weight.

The cereal and bread group also supply energy and are important to our body functions.

Let's review the groups one more time:

Milk	- 2 servings	
Meat	- 2 servings	(with props showing choices)
Fruit & Vegetables	- 4 servings	
Breads & Cereals	- 2 servings	

What group do apples belong in? Fruit and vegetable

biscuits	bread and cereal
hominy	meat
salt pork	fat
string beans	fruit and vegetables
black eyed peas	meat
ice cream	milk
peach cobbler	fruit and vegetable; bread and cereal
chicken	meat
potato salad	fruit and vegetable
hamburger	meat
peanut butter	meat
cheese	milk
bananas	fruit and vegetable
corn bread	bread and cereal
hot chocolate	milk
oranges	fruit and vegetable
cottage cheese	milk

What's Missing?

How Am I Doing?

0048

FUTURE INTEREST CHECK LIST

Pearl River Day Class*	Bogue Chitto Night Class **	
		I WOULD LIKE TO FIND OUT MORE ABOUT:
1	4	nutrition for babies
2	0	nutrition during pregnancy
1	2	nutrition for older people
1	5	how to shop and get the most food for the least money
3	6	buying and using different kinds of milk
3	4	buying and using different kinds of meat
3	3	buying and using different kinds of fruits and vegetables
3	3	buying and using different kinds of breads and cereals
3	6	cooking
1	3	measurements (cups, ounces, tablespoon, etc.)
0	3	food labels
1	3	caloric value of foods (what's fattening)
1	4	dieting
2	4	planning a week's menu
2	5	planning a week's grocery list
		I WOULD LIKE TO:
1	7	cook something together in class
4	3	take a trip to the grocery store to compare prices of different foods and different stores
0	6	study grocery ads to compare prices

* 5 women
** 8 women

0049

EVALUATION SHEET

THE 4 NUTRIENTS

Pearl River Day Class*	Bogue Chitto Night Class**	
4	6	Interesting
0	0	Boring
0	0	Too Long
0	1	Too Short
1	4	Hard to Understand
0	0	Confusing
1	4	Fun
3	5	Helpful
4	9	I would like to do something like this again.
0	0	I would NOT like to do something like this again
1	6	I would be interested in: learning about credit, loans, interest
1	3	Learning about used car buying
3	6	Learning about budgeting

* 5 women

** 8 women

0050

B. Dieting

1. Behavorial Objective
   a. The student will participate in the group discussions about the posters the "Inner/Outer Man", and the "Traffic Signs of Dieting".
   b. The student will correctly choose the food with fewer calories from 2 sample menus.
   c. The student will take part in a role-playing situation to demonstrate the difficulties of dieting and the foods to avoid.
   d. The student will count the calories in a sample menu.
   e. The student will plan a 1-day menu containing 1200 calories and including adequate selections from the 4 food groups.
   f. The student will complete a reaction and future interest questionnaire.
2. Methods and Activities
   a. Introductory
      1. Lecture and questions to review previous lesson
      2. Demonstration - "Inner/Outer Man" chart
      3. Questions to provoke class discussion - ex: "What foods are missing?" "How do they affect your body/health?"
   b. Developmental
      1. Class discussion of "Traffic Signs" poster
      2. Worksheet to select less calorie rich food - - individual activity
      3. Review worksheet as a group
      4. Role playing - ex: Sarah offers Mary (who is on a diet) a piece of pie. Sandy and Janie are both on a diet and are planning a menu for supper.
      5. Brief lecture on definitions of calories
      6. Chart of calories used in various exercises
      7. Use of blackboard to present caloric formula to losing weight
      8. Individual practice in counting calories in a sample menu
      9. Class reading of hints in dieting
      10. Brief lecture concerning health implications of obesity
   c. Culminating
      1. Review by teacher's oral, informal questions
      2. Question and answer period for the student
      3. Each student plans a day's menu with no more than 1200 calories and nutritionally sound
      4. Each student completes a questionnaire reacting to the day's lesson and indicating future interests
      5. Time for socializing as students regard handouts
3. Evaluation of student's knowledge and unit's effectiveness
   a. Review
   b. Preparation of 1 day's menu
   c. Completion of questionnaire
   d. Follow-up through informal socializing and feedback on students interest and any change in behavior
4. Materials
   a. Poster - "Inner/Outer Man"
   b. Poster - "Traffic Signs of Dieting"
   c. Worksheet - "Choose the Food"

d. Blackboard - formula
e. Worksheet from Reducing Diet Plan
1. Count the Calories using back
2. Plan a similar menu
f. Chart - activities/calories
g. Handouts
1. "To Probe Further"
2. "1,000 Calories Per Day"
3. "Four Steps to Weight Control"
4. "Your Calorie Catalog"
h. Dairy Council food props

5. Presentation

*(Present the chart of the "Inner/Outer Man") Nutrition is the food you eat and how your body uses it.

It affects how you look, act and feel. Good nutrition allows you to stay healthy and have energy to work and play. When you get sick your body can fight the sickness better.

To study the food we need, scientists have divided them into 4 groups: the milk group (point to chart), the meat group, the fruit and vegetable group, and the bread and cereal group. Let's look at the poster to see how each group serves our body.

Who remembers how many selections from the milk group we need a day? (2) The meat group? (2) The fruit and vegetable group? (4) The bread and cereal group? (2-4) What foods are missing here? (sugar, butter. fats, salad dressing, cokes, gravy, candy, cake, pie, jelly, jam) These foods go to feed the outer man (add the outer man to the poster). When we eat butter, or pies, or drink cokes, etc., it doesn't help make strong teeth, or clear skin, or a good heart, etc. It gives us some extra padding. This is not bad unless you get too much.

If you're on a diet and trying to lose weight, these are the foods to watch out for.

*(Present next chart) Here we see the foods to watch out for: "Caution" - these foods are good if you don't take too much. "Go" - these foods are all essential and are also low in calories. We'll talk about calories in a minute. First, look at this list we're handing out. It shows one day's menu. Pretend that you're on a diet and have to choose between the 2 selections. Circle the one you would choose if you were on a diet.

Now let's go over the list together to see which one should have been circled. (For each selection ask a particular student or for a volunteer to say which food is better if you're trying to lose weight.)

This chart is important not only in choosing foods but in preparing them.

Fried foods - using butter or fats - are to be avoided.

Rather you should bake or broil or boil your meat.

Instead of salad dressing use a lemon with salt and pepper.

Now let's play a game - role playing (select students or ask for volunteers) - present the students with a situation and allow them to say whatever they wish. Objective: to show it is hard to diet but can be done; to bring some things out which might be embarrassing otherwise; to be able to laugh about it.)

Possible situations:

a. Joe offers Suzie (who is on a diet although Joe doesn't know it) a piece of pie.
b. Joe offers Suzie (who he knows is on a diet) a piece of pie.
c. After a game of softball Nora and Mable return home and go to the kitchen. They are thirsty. Nora is on a diet.
d. Sandy and Janie live together and are planning supper for tomorrow night. They are both on a diet.

0052

Can use food props here to plan sample menus of specific caloric content.

*(Calories--) A car can't go without gas. Gas provides energy for a car, likewise our body needs energy to move. Food provides this energy. The energy from food is measured in calories just as we measure distance in miles and height in inches. In order to gain weight a person needs to eat more food and get more calories. To lose weight a person needs to eat less food to get fewer calories. There is a formula to determine how many calories you need a day. You take your weight or how much you want to weigh and multiply this number by 15 if you're not very active (secretary-no sports), by 20 if you're active (housewife, mother, keep a garden), by 25 if you're very active (construction worker).

(On board) let's say you're a secretary and you want to weight 120 pounds.

120	Then you would need to eat
x15	enough food to supply 1800
600	calories a day to stay at this
120	weight.
1800	

Now, 3500 calories = 1 pound. So if you weigh more than 120 and want to lose weight this is what you do.

Take your ideal weight (120) multiply by 15. This gives you 1800.

If you want to lose 1 pound a week subtract 500 calories from the above answer to see how many calories you need a day to lose 1 pound a week.

1800 - 500 = 1300

If you want to lose 2 pounds a week subtract 1,000 calories. 1800 - 1000 = 800

So you would need to limit your food intake to only 800 calories/day to lose 2 pounds a week. You shouldn't try to lose more. (Review)

*Here is another sample menu. Let's go over each food item to see how many calories it has. You tell me the answer and I'll put it on the board so we can add them together. So this diet supplies _____ calories/day.

*(Group discussion) "Why is it hard to diet?" get class ideas.

*(Pointers--) Look at the top of this last sample menu I handed out. It gives some advice on dieting. Let's read it together.

Just about everybody worries about their weight and goes on a diet some time.

Unless a person truly wants to lose weight, though, he will fail. Dieting is not fun. It requires a lot of patience and work.

Being overweight can be dangerous to your health and lungs. It can lead to diabetes or gallbladder diseases. In order to lose weight your diet needs to include food from all 4 food groups.

Reduction comes in reducing the size of the serving and the amount of calories but increasing the amount of activity.

Here is a chart which shows you how exercise uses calories.

Meal skipping is NOT a good way to lose weight.

*Using a sample menu-- Here is an exercise where each of you can plan 1 day's menu of 1200 calories.

After that I have some handouts here for anyone who would like to see them.

So do this last exercise while we go around to help you with it.

1053

CHOOSE THE FOOD

Circle the food a person interested in losing weight would choose.

Breakfast	
Fried egg	Poached egg
Juice	Coke
Toast	Toast with butter and jam
Break	
Coffee	Coffee with cream and sugar
Lunch	
Fried chicken	Baked chicken
Potato	Potato with gravy
Green beans	Green beans with bacon fat
Whole milk	Skim milk
Fruit salad	Peach pie
Dinner	
Sandwich: 1 slice ham 1 tomato Mustard 1 slice bread	Sandwich: 2 slices bread Mayonnaise 1 slice ham 1 tomato
Chicken noodle soup	Vegetable soup
Skim milk	Coke
Snack	
Cookies	Apple

0054

TO PROBE FURTHER

Practical suggestions to dieters:

Goals	Be realistic. Don't set your goals too high. Adapt your rate of loss to one to two pounds per week. If visible tools are helpful motivation techniques, use them.
Calories	Don't be an obsessive calorie counter. Simply become familiar with the food exchanges in your diet list and learn the general calorie values of some of your favorite home dishes in order that you might occasionally make substitutions.
Plateaus	Anticipate plateaus. They happen to everyone. They are related to water accumulation as fat is lost. During these periods, increase your exercise to help you get started again.
Binges	Don't be discouraged when you break over and have a dietary binge. This, too, happens to most people. Simply keep them infrequent and when possible, plan ahead for special occasions. Adjust the following day's diet or remaining part of the same day accordingly.
Special diet foods	There is no need to purchase special low-calorie foods. Learn to read labels carefully. Most special diet foods are expensive and many are not much lower in calories than regular foods.
Home meals	Try to avoid a separate menu for yourself. Adapt your needs to the family meal, adjusting seasoning or method of preparing family dishes to lower caloric values of added fats and starches.
Eating away from home	Watch portions. When a guest, limit extras such as sauces and dressings, trim meat well. In restaurants select singly prepared items rather than combination dishes. Avoid items with heavy sauces or fat seasoning. Select fruit or sherbert as desserts rather than pastries.
Appetite control	Avoid dependency on appetite depressant medications. Usually they are only crutches. Beginning efforts to control appetite may be added by nibbling on food from the free list or by saving over meal items for use between meals such as the fruit.
Meal pattern	Eat three or more meals a day. If you are used to three meals, then leave it at that. If you are helped by snacks between meals then plan part of your day's allowance to account for them. The main thing is that you do not take all of your calories at one sitting. Avoid the all-too-common pattern of no breakfast, little or no lunch and a huge dinner!

IV. Report

In March, 1974, the first lesson concerning the Basic Four was presented during the Pearl River Day Class, the Bogue Chitto Day Class and the Bogue Chitto Night Class. Presentations were relaxed and enjoyable. Choctaw teacher aides assisted and were instrumental to achieving effective communication. In several instances the students expressed interest in obtaining knowledge in related areas (Nutrition for Older Adults, Nutrition during Lactation). Information cards were prepared for these individuals and reviewed in private sessions. Various handouts were routed to interested students. When more than 4 individuals expressed interest in a certain area, plans were initiated to develop new micro-lessons to cover their felt needs.

In April, a teacher training session was held. All material, lesson plans and evaluation sheets were presented in the adult education trailer to fellow teachers interested in providing nutrition courses in their respective communities.

A similar procedure was followed in presenting the lesson dieting during the summer.

The "food dollar" seemed to be the next area of greatest need for information. Ms. Nancy Ertz, Food and Nutrition Specialist at Mississippi State University, was invited to visit several adult classes and present a lesson on food-buying.

Following is a summary of her lesson:

Seven cans of tuna fish of varying sizes and prices were presented to the class. Discussion ensued as to how to decide which can to buy. The cheapest and the most expensive can were opened and mised with mayonnaise. A sample on white bread was presented to the student to taste. All agreed the most expensive tasted better. Then Ms. Ertz pointed out that if cheese is added to the tuna or it was used in a casserole, the taste is not so important; for these dishes then, the more economical tuna fish would be acceptable. When used by itself, the higher priced tuna fish is more desirable. Therefore, the price and the recipe are the determining factors in buying tuna fish.

Then two groups of oranges were presented to the group - - navel and juice. The navel were larger and prettier. Ms. Ertz noted that artificial dye is injected into the skin of navel oranges. She then peeled one of each to demonstrate that the actual size of the two oranges are very close. When each student was allowed to sample each orange, most decided the juice orange tastes better. It costs $.59 for 12; whereas, the navel cost $.60 for 6.

A follow-up presentation of economical tuna fish dishes and another one on buying and using milk products seem desirable.

In the fall of 1974 efforts were begun to co-ordinate the various social, health and consumer services of the different programs on the reservation. Ruth Lawrence, Head Start/PCDP, initiated a Health Advisory Committee to better co-ordinate health services for Choctaw children and adults. Communications between Social Services, Health Services and Adult Education on an informal and a formal bases were developed. It was decided that Adult Education should concentrate on the question of fighting inflation through wise food buying. A copy of these micro-lessons is included. Social Services co-operatively began a program to introduce the use of Food Stamps at the same time.

The Food Buying lessons have been received with much enthusiasm in the adult classes. A Teacher Training Session on their use was held by Adult Education in an effort to broaden their applicability. As a result they have been incorporated into the program of the Parent Meetings of Head Start/PCDP in all communities.

In November, 1974, the dieting lesson was once again presented in the adult classes due to requests from the students. In addition to the materials already included in the lesson, food props released by the

Dairy Council were used. These props are life size and have nutrient and caloric information on the reverse side. These proved ideal in discussing calories and in giving the student practice in planning menus of a specific caloric content. Other programs on the reservation have expressed an interest in seeing this lesson demonstrated and an in-service training session was given in the ABE trailer by Beth Henry. Representatives from ABE, HS/PCDP, CHR, Alcoholism, and the field clinics were present. It is hoped that this process of coordinating the health activities of the various programs on the reservation and/or sharing resources and ideas will continue.

0057

TASTE PARTY

BY BETH HENRY
MISSISSIPPI BAND OF CHOCTAW INDIANS
ADULT EDUCATION PROGRAM

TABLE OF CONTENTS

I. Introduction
II. Behavioral Objectives
III. Lesson Outline
IV. Presentation
V. Handouts and Materials

0059

I. INTRODUCTION

In the process of presenting a series of lessons on Food Buying (i.e. how to save money at the grocery store), many students expressed an interest in menu planning, nutrition, and cooking. While visiting the grocery store, they also expressed a desire to taste several foods they had never tasted before (swiss cheese, yogurt and cottage cheese). As a result of these interactions, a "taste party" to be held in the adult classes was planned. It was designed to allow the students to taste several different foods while studying the 4 basic food groups and good nutrition. The students would participate in the preparation of some foods and recipes for all dishes would be distributed.

Due to recent efforts in coordinating the health activities of the various programs on the reservation, representatives from other programs were invited to attend and did attend.

II. BEHAVIORAL OBJECTIVES

1. Through informal questioning during the presentation the student will verbally:
   a. state how many servings are required each day for each food group;
   b. identify the food group which helps one to "have good bones and teeth", etc. for each function of each food group;
   c. identify the food group to which a particular food belongs (ex: ice cream - milk group, peanut butter - meat group).
2. After the teacher identifies each food item to be tasted, the student will verbally identify the food group to which it belongs.
3. The student will prepare a cup of chocolate milk for himself following the example of the teacher.
4. The student will taste each of the foods offered.
5. The student will become aware of the need to include servings from each of the 4 food groups in a day's menu and at the same time the variety possible in each group.

III. LESSON OUTLINE

A. Introduction - Basic 4 with chart and handouts

B. Development
   1. Present food - oral questions "What group?" etc.
   2. How to prepare- have students prepare chocolate milk from dry milk; recipes of chocolate milk, tuna salad, cottage cheese mixes.

C. Closing - "taste", have cups, spoons, bowls; play Choctaw records (extra handouts - recipes, meat extender recipes, Good Food for Happy Living, diabetic cookbooks).

IV. PRESENTATION

Today we're going to be tasting different foods. These are foods that you may not have eaten before or different combinations of food that may be new to you. Before tasting the food, however, let's spend a few minutes discussing the Basic 4. In order to study food, scientists have divided them into 4 groups: the milk group, the meat group, the fruit and vegetable group and the bread and cereal group.

There is no one right food or way to eat. Foods are not good or bad in themselves. It is the combination which is important. Some of us have studied the Basic 4 together before, how many servings of the milk group do you need a day? the meat group? the fruit and vegetable group? the bread and cereal group? Right. This is the amount of each group you need to eat every day to be in good health.

Food affects your health, your energy, your weight and your strength. What a pregnant mother eats will affect her child's growth and development. What a man eats will affect how much energy he has during the day and how well he does his job.

0060

The milk group helps one to have good bones and teeth. It builds muscles and helps our blood to clot if we're cut. It also helps to keep our skin healthy. If we don't get enough from this group we can be nervous, high strung or not able to sleep well. Some warm milk or hot chocolate at bed time will help you to go to sleep.

The milk group includes whole, evaporated, dry and skim milk. One serving is one 8 ounce cup of fluid milk. It also includes cottage, cheddar, swiss and other cheeses. 1 cup milk = 2" cube of cheese. Ice cream and yogurt are also in this group. 1 cup milk = 1 1/3 cup cottage cheese or 1 1/3 cup ice cream or 1 cup yogurt.

The meat group supplies us with energy. It makes our bodies grow and builds our blood. If you are tired or run-down, you may need more meat. It also helps the body in the healing process. The meat group includes: chicken, pork, bacon, ham, hamburger, fish, tuna fish, liver, eggs, dry beans, dry peas, kidney beans and black-eye peas.

You need 2 or more 3 ounce servings per day. 1 serving =2 eggs, 1 cup cooked dry beans/peas, or 4 tablespoons peanut butter.

Fruits and vegetables help keep us in good health and prevents colds. They also help our eyesight and sometimes prevent acne and sore throats. They provide us with vitamins and minerals to grow Fruits and vegetables should be served 4 times a day (vitamin C foods are needed every day, vitamin A foods every other day).

Vitamin C foods: oranges, grapefruit, strawberries, peppers, broccoli, greens, potatoes, sweet potatoes, tomatoes, spinach and cabbage.

Vitamin A foods: string beans, collards, turnip greens, okra, corn, yellow squash, carrots, spinach and sweet potatoes.

The bread and cereal group also supplies energy and is important to our body functions. It includes all breads, cereals, corn meal, crackers, flour, grits, rice, biscuits and spaghetti. We need 2 to 4 servings daily.

Fats, oils, sugars and sweets are not shown although they are common. A little of these is essential, but as we learned last week, they are very fattening.

V. HANDOUTS AND MATERIALS

Handouts: The Basic 4, recipes, meat extender recipes, Good Food for Happy Living, diabetic cookbook.

Materials: cups, spoons, bowls, records and supplies for this menu:

Milk group - chocolate milk (from dry milk), cottage cheese and fruit salad, yogurt, swiss cheese (to be eaten on bread;)

Meat group - tuna fish (see recipe)

Vegetable group - cottage cheese mix* (See recipe)

Bread group - rye, whole wheat and pumpernickle (cut in halves)

*example: canned peaches, pineapples

0061

MONEY MANAGEMENT

BY CAROL MOORE
MISSISSIPPI BAND OF CHOCTAW INDIANS
ADULT EDUCATION PROGRAM

TABLE OF CONTENTS

I. Introduction

II. Units

A. Consumer Credit

1. Introduction
2. Development
3. Summary

B. Budgeting Money

1. Introduction
2. Development
3. Summary

C. Savings

1. Introduction
2. Development
3. Summary

D. Insurance

1. Introduction
2. Development
3. Summary

0063

A. CONSUMER CREDIT

1. Introduction

The first lesson in a series of four on money management attempts (1) to introduce the student to the types of credit and where to get them, (2) to help the student determine if credit is worth the extra costs, and (3) to help the student know how to determine the cheapest place to get credit when credit is needed.

2. Development

If you want to buy something but don't have the cash, you can borrow money from several different places. You must pay back the money you borrowed, plus money for their letting you use their money. The money you pay them for using their money is called interest or finance charge. Borrowing money from a business is called buying on credit. The extra cost of buying on credit is not listed on the price tag. But, you should keep it in mind when buying on credit,because it is part of the total dollar cost of the item.

Credit, if used wisely, can help a person get the things he needs before paying for them. Most of us might never own a car if we had to pay cash. But credit can easily become a binding burden that can put you deeply in debt, so we must be very careful and consider all sides of credit before going into debt.

*Handout

On this sheet (Should I use credit?) are some questions that will help you decide if credit is really a good idea. Let's go over it together.

*Role playing

On these (index) cards are some situations to act out (role playing--possibly a wife/husband situation).

You should think seriously about these questions before deciding to buy on credit instead of paying cash; be sure you have more and better reasons before deciding to use credit.

All credit, no matter who you borrow from, costs you money. A wise consumer will compare the cost of credit from several places to find the cheapest, then decide if he needs or wants the item enough to pay the cost of credit.

Credit has some advantages to it. "(student)., What are some advantages of credit?" Some others are

(1) Being able to use items while you pay for them,
(2) Buying large items such as a car or a house without saving the money first,
(3) One monthly bill,
(4) A record of items bought,
(5) Buying during sales when you don't have cash with you,
(6) Using credit for emergencies like an accident.

These are good reasons for credit, but there are also some disadvantages to credit we should consider. "(student)., What are some disadvantages of buying on credit? Some others are

(1) The item costs more,
(2) Buying things that aren't really needed,
(3) Buying more than we can pay for,
(4) Repossession of items if you don't make the payments when you say you will,
(5) Signing the contract and agreeing to something when you don't know what it means,
(6) Not shopping around for a good buy, but instead, buying where you can charge it.

"(student)., What are some things that determine how much interest you must pay?" Some others are

(1) How much money you borrow,
(2) How much work the lender has to do to set up the loan,
(3) What you want the money for,
(4) How much risk the lender is taking, loaning you the money,
(5) How long you want the loan,
(6) How often and what size of payments you will make (the smaller the payment, the more interest you will pay),
(7) Your ability to repay (your lender wants to get his money back; and if you are a bad risk, he may not loan you the money),
(8) What security you can offer (savings accounts, savings bonds, another person's signature, car).

There are several places that offer credit as well as several different types of credit. Learning about them will help us shop around to get lowest costs of interest for credit. ".....(student)....., What are some places that loan money?" Other places that offer credit are

(1) Stores,
(2) Banks,
(3) Credit unions,
(4) Personal finance companies and small loan companies,
(5) Pawnshops,
(6) Illegal l nders.

Stores offer many types of credit; one kind is a 30-day charge account. Some stores don't charge you interest if you pay the entire bill within 30 days from when the bill is sent to you. If you don't pay the entire amount due, you are charged interest at a rate of 1½ percent a month which is really 18 percent a year.

Another type of store credit is short-term credit. With this type, you can buy on credit for 60 to 90 days without paying interest; however, you must make a down payment. A down payment is money you pay the store before you can take the item home. The down payment is usually larger than the other payments.

Revolving credit is a type of credit where the store decides how much you can charge there. This is used by people who often shop at the same store. With this type of account, you usually owe the store some money all the time, and can run up a big bill quickly without realizing how much you owe.

Still another type of store credit is installment contracts. This type of credit is usually used to buy big items like a car or a tv. With this type of credit, you sign a paper agreeing to certain conditions. If you don't keep these conditions, the store can repossess or take back the item you are buying, and you lose the money you had paid for the item.

Some stores, like Sears, or oil companies, like Standard, issue credit cards. These are used by people who shop often at one place. You get one monthly bill for goods purchased. If the entire amount isn't paid within 30 days, you are charged interest on the unpaid balance.

Banks offer different types of credit, one of which is a bank credit card, like BankAmericard or Master Charge. Like store credit cards, you get one monthly bill. There is no interest charged if the entire bill is paid within 30 days. But if you are unable to pay the entire bill, you are charged interest on what you still owe at a rate of 1½ percent a month or 18 percent a year. With a bank credit card, you can borrow money at a bank or charge items at stores up to $300.00. If you pay your bills on time, the bank will raise this limit up as high as $1,000.00.

0085

"What would happen if you lost a credit card?" (someone could charge things with it and you would have to pay for them). "What could you do to prevent this?" (notify the company in writing as soon as you discover you have lost a card). After receiving this notice, the company will not charge you for items others may charge with your lost card. This is one danger to having credit cards. Another danger is that your bill can be padded. This means to have items added to your bill that you didn't charge. So you should check the bill when you get it to see that you bought everything you are being charged for. If an item was added to it that you didn't buy, you should notify the company immediately of the error.

Banks also make personal loans to people. You can usually get lower interest rates by borrowing from a bank than from any other place. You will sign a contract, agreeing to certain conditions, like paying a certain amount on a certain day of each month and putting up something, like a car, as security in case you can't pay the loan back. These loans are called installment loans. We will discuss contracts and installment loans in more detail later in this lesson.

Some companies have credit unions that you can borrow money from. Credits unions charge about the same rates as banks do. You must pay money to belong to a credit union. You earn interest on the money you pay in, like you would if you put the money in a savings account, also you can withdraw it when you want. The members decide who can borrow money from the credit unions.

Some people can only borrow from a personal finance company or a small loan company. ".....", why do you think these people will be forced to pay higher interest?" (You don't need as much collateral or security backing the loan and sometimes no collateral is required.) No security, however, makes the interest rates even higher. "....., why do finance companies charge extra high interest rates?" (They loan to people who may not pay the money back.) The finance companies must charge all customers high interest to make up the loss.

At pawnshops you can also borrow money, but you must leave something of value, like a watch or a TV. Pawnshops don't give you much money for what you leave, and, if you don't pay your debt when you say you will, they can sell the item you left to someone else. Be very careful! Pawnshops charge high interest.

Illegal lenders charge the highest interest of all - - much higher than any other place - - be very careful NOT to borrow from them. Illegal lenders are the ones who advertise "Good or Bad Credit OK" or the ads you get through the mail saying you can get credit from another state. This poster (LOOK, Slow, Weak or Good Credit) shows some of the things an illegal lender might advertise. Don't borrow from illegal lenders. They charge extremely high interest.

Credit is a service companies offer - - but it costs money. Many people are unaware of what they really pay for credit. When you do borrow money, find out the total amount of interest you will have to pay to get the loan. Banks figure interest for the whole year; whereas, small loan companies figure the interest one month at a time which makes the cost of interest look lower from them than from a bank, when really it is higher. We will learn how to figure the cost of credit later in this lesson. Remember, credit charges add up. In general, the longer you take to pay or the smaller the monthly payments, the more interest you pay.

This sheet (Installment Credit Rates) show the different interest rates different companies charge. (Compare the rates of the lenders showing extremes.)

A contract is a legal agreement you make with someone in which both parties agree to certain things. You must sign the contract before you can get the money. Before you sign any papers, you should read them to be sure you agree with ALL conditions of the contract. It could save you a lot of money. If you are borrowing a large amount of money, you may want to take the papers to a lawyer to read with you.

"Suppose you bought a car and make the payments on time month after month, but you lose your job and can't make the last two payments. What would the loan company do?" (take back the car). This is because you don't own the car until you make ALL the payments.

"What are some other things you agree to when signing a contract?"

(1) Repay your debt.
(2) You don't own the item until you make all the payments.
(3) You won't sell what you bought until it is paid for.
(4) You will not move until you make all the payments.
(5) If you don't make the payments, the credit can take back what you bought.
(6) You won't get back any of the money you had paid for it.

"..... (student) ....., what are some things that you should look for on a contract?" (ask 2 or 3 students).

*Handout and Poster

This sheet (Things to look for on an installment contract) lists some things that should be on your contract before signing it. Let's locate each of these on this contract.(Poster of Retail Installment Contract - - read and explain terms).

Every contract you sign should state each of the things we just talked about. If you don't agree with ALL the obligations on the contract, ask the dealer to change the terms so you do agree with all of them.

A few points to check on are to see if there are any blank spaces (blank spaces can be filled in with an "X" or a "O"). If the contract does have blank spaces, don't sign it. A company can fill in the blank spaces later and make you do something you don't want to do. So be sure all the spaces are filled in before you sign the contract. Another good thing to do is to add up the payments to see if they total the amount due. Some contracts have a balloon payment (Number J on the contract). That is where you pay the same amount until the last payment, which is much larger than all the others. If you don't have enough money to make the last payment, you will have to get another loan or the company can repossess the item, securing the loan.

Also avoid putting more than one item on a contract (Number 4 on the contract) . For example, you buy a chair and almost have it paid for. You then decide to buy a TV, so you put the TV on the same contract as the chair. After making a few more payments, you get sick and can't make the payments. The creditor will take back the TV and the chair, because you signed a contract saying you don't own them until all payments are made. Whereas, if you had gotten separate contracts, you might have been able to keep the chair (stated in Number M of the contract).

Be sure everything in the contract is clear to you and you understand what your obligations are BEFORE you sign the contract.

When a company draws up a contract, they make a carbon copy of the agreement. Get a copy of the agreement and keep it in a safe place to refer to when in doubt as to what your obligations are.

When you need money, can you get it at more than one place? Can you get a charge account at a store when you want one? If you can, you are probably a good credit risk. When you go to get a loan, the lender will ask you several questions to determine if you are a good credit risk or a bad credit risk. "..... is going to play the part of a lender and ask ..... questions that a banker might ask if you were applying for a loan.

You can't hide your past from creditors. They don't want to lose their money so they will check up on you to see what you did in the past. If you don't pay your bills on time or sometimes don't have a job, you might have a hard time getting credit when you need it. You might be able to get a little credit at a high interest rate, but you couldn't get a lot of credit. For this reason, it is very important to keep a good credit rating.

At one time or another, money is tight for all of us. If for some reason you can't make a payment, you should tell your creditor. Don't try to hide from him. Instead, go to him before the bill is due and tell him why you can't make your payment on time. Usually, creditors will try to help you make new plans to pay your bills that you can handle. Sometimes you can put off making the payment a month or two. The company doesn't want to punish you because you can't pay. So be honest with them and let them know ahead of time. On this sheet is a chart which lists areas that bankers consider when you go to them for a loan. If you would like a copy of it, you can pick it up after class. (How Your Credit is Decided).

Sometimes people borrow as much as they can without stopping to think how much or how long they will have to pay back. This exercise will help you determine whether or not you can risk credit. Let's read over it together. (The teacher should determine if the exercise is to be done in or out of class).

If you have emergency money saved, pay all your bills on time, and still have money left over, you might think about buying something else on credit. You should still be careful though, because if something happened to you so you couldn't work and you use your emergency money, you could get into alot of trouble by buying on credit, and lose everything you have plus the money you had paid for the items. Be sure you can afford to buy on credit before you do.

Wherever you borrow money or buy something on-time, it will cost you money. Shopping around to find the lowest interest could save you alot of money.

This is how you figure the dollar cost of credit. Let's say you decide to buy a refrigerator that costs $390.00 (plus tax). You don't have that much cash so you ask about credit. The store has a credit plan where you pay a $30.00 down payment and 24 monthly installments of $21.50 each. To figure the dollar cost you multiply the number of payments (24) by the amount of each payment ($21.50):

$ 21.50
X 24
8600
4300
$ 516.00

This gives $516.00. To this you add the amount of the down payment.

$ 516.00
+ 30.00
$ 546.00

This is the dollar cost of buying the refrigerator that cost $390.00 on-time.
To figure out how much interest you will pay or how much it costs to buy on-time, you subtract the dollar cost $546.00 from the cash price $390.00.

$546.00
- 390.00
$156.00

This is how much interest you will have to pay if you bought the refrigerator on-time.

Let's figure another one. At a store in Philadelphia, we saw a TV to buy for $690.00 (plus tax). The store owner said he would give us a discount of $100.00 if we paid cash. This would make the cost of the TV (on blackboard)

CASH	CREDIT
$ 690.00	
- 100.00	
$ 590.00	

0068

The store owner said if we didn't have that much cash, we could buy on-time by making a down payment of $50.00 and 24 monthly payments of $39.00 each. To figure the dollar cost, we multiply the amount of the payments ($39.00) by the number of payments (24).

$ 39.00
X.....24
15600
7800
$ 936.00

Then, we add the cost of the down payment ($50.00) to this

$ 936.00
+ 50.00
$ 986.00

This is the dollar cost of buying the SAME TV on credit.

To figure how much credit would cost, we subtract the best cash price we can get ($590.00) from the dollar cost of buying on credit ($986.00).

$ 986.00
- 590.00
$ 396.00

This is how much interest we would pay by buying the TV on credit instead of paying cash for it.

In general, credit always costs money. By figuring the total dollar cost of buying something on-time and comparing it with the best cash price you can get, you can determine if you need the item badly enough to pay the extra cost of the interest.

Also, by comparing interest charges at two or more places, like a bank and a store, you can choose the place that offers the lower interest. We have a sheet (Consumer Credit Guide) which shows how to figure the dollar cost of credit. If you would like a copy of it, you can pick it up after class.

Whatever you decide, be sure you know what you are getting into. Be sure you know how much it will cost, that you have shopped around and are getting the lowest interest rate you can, that you need the item badly enough to justify the cost of credit, and that you can make all the payments.

About one out of every two families in America has some debts. Many of these families are in serious financial trouble, because they borrowed more than they realized. Their main problem is that they don't know how to manage money. They don't know how to live within their income. We will discuss how to manage money next week. But now, I want to tell you what to do if you have a serious debt problem and how to get out of it.

You are too deep in debt if you can't pay your bills on time. Worrying about bill collectors, about the company repossessing or taking back the goods, and about being sued for not paying their bills is a heavy price many families must pay because of their careless use of credit. You may now be barely able to pay several large bills each month. What would you do if you lost your job or couldn't work because of an accident or illness?

This sheet lists some things to remember when trying to get out of debt (Serious Debt Problem).

Another way to get out of debt is to take out bankruptcy. You can take out bankruptcy once every seven (7) years, but it is an extreme way to get out of debt to be used only when you owe thousands of dollars and have no way to pay it back.

To take out bankruptcy, you file a form with the court that says you can't pay your debts. The court then takes everything of value that you have, sells it and divides up the money among the people

0069

you owe. The court then declares your debts wiped out. This gives you a fresh start, but once you have taken out bankruptcy, you will have a much harder time getting a loan. Honest companies won't loan you money for fear that you won't repay the money. The only place you can get a loan is from a small loan company who will charge high interest rates. They know you can only take out bankruptcy every seven (7) years and during this time, they will take everything of value you buy.

Be very careful and take out bankruptcy ONLY in extreme cases.

The best policy of all is don't get too deep in debt. Budget your money and live within your income. Save some money for those emergencies that do come up and never owe more than you can pay back easily.

3. SUMMARY

Let's review some of the things we have talked about today.

Many people all over the country use credit. Some handle it wisely and others borrow too much and lose everything. Credit has become much easier to get in the past few years. Stores find that people will buy more if they can get credit from a store. Credit saves people time and energy, gives the consumer a record of what he has bought and helps him get a good credit rating. But it can also lead a person too deeply into debt by allowing him to charge more than he realized, and buy things that he didn't really need.

We have learned there are many types of credit - - credit cards, loans, revolving credit - - as well as many places to get credit - - stores, banks, finance companies, etc. We decided it was a good idea to shop around to get the best interest rates we can in order to save money. We learned not to get a loan from an illegal lender or a company that advertises easy money. The interest costs vary from place to place. Banks and credit unions offer the cheapest interest; and, illegal lenders charge the highest interest.

We also talked about how to figure the cost of interest; and how to compare this with the cost of paying cash. We discussed how to decide if buying on credit was worth the extra cost by asking ourselves if we really need the item and if we can make the payments.

We discussed that the interest you pay will be determined by how much you borrow, what you want the money for, and how much of a risk the lender is taking by loaning you the money. The bigger the loan, the higher the interest.

Another point we discussed is the importance of maintaining a good credit rating. Lenders want to know all about you and how you pay your debts before they loan you money. Always try to maintain a good credit rating.

*Quiz

Last, I have a short true/false quiz for you to take. (After the students take the quiz, go over it together. Then collect as an evaluation of information gained if needed.)

0070

ROLE PLAYING

1. You go to a store and see something you want to buy but are short of cash. Discuss with shopping partner - - do I need it, now, and what good will it do me?

2. You go to a store and see something you have wanted for a long time, but are short of cash. Discuss with shopping partner - - is it worth the extra cost and can I make the payments.

3. You go to a store and see something you want to buy. It costs a lot of money. Discuss with shopping partner - - what if I get sick and do I want it bad enough to risk losing the item and the money if I can't pay.

* * * * * *

ROLE PLAYING

GOOD OR BAD CREDIT RISK

1. Job - how long, skill needed
2. Income - steady, savings
3. Home - move often, family life
4. Bills - pay on time, skip payments
5. Legal action - sued, collectors

0071

LOOK

Slow, Weak or Good Credit

OK

- Easy Terms
- No Down payment
- Loans to lower monthly payments
- Constant Credit
- Take years to repay

0072

RETAIL INSTALLMENT CONTRACT (CONDITIONAL SALE CONTRACT)

SELLER:_____ BUYER:_____

SELLER'S ADDRESS_____ BUYER'S ADDRESS_____

(hereinbelow called "Seller") (hereinbelow called "Buyer" or "I/We")

I/We buy, and Seller sells, the following:

Items: Color TV $489.99[A]

$ X

Accessories: Antenna $ 35.00

$ X

1. Cash sale price of above $524.99
2. City sales tax $ 26.25[E]
3. Federal tax $ X
4. Balance unpaid under prior contracts $ X
5. Total cash sale price $551.24

5. Total cash sale price $551.24

6. Down payment:
   a. Cash $ 45.00[B]
   b. Trade-in $ X[C]

7. Total credits $ 45.00
8. Principal balance $506.24[F]
9. Credit service charge $198.00[D]
10. Total Time Balance $704.24

Time sale price: ("5" plus "9") $749.24[G]

I/We , the undersigned Buyer, jointly and severally, agree to pay the above Total Time Balance in 23[H] $ 28.50[I] instalments, and a final instalment, to Seller at its address stated above on the 5th day of each month beginning December 5, 1974[K]. Seller does not waive its rights hereunder by accepting lesser or late payments. If the amount due hereunder, in default, is collected by Seller's attorney, I/We will pay, in addition, his fee not exceeding 20% of that amount. $ 48.74[J][L]

The maximum credit service charge shall not exceed 10% per year on the first $500. of the principal balance and 8% per year on the excess thereof. If the instalments are payable in less, or more than, 1 year, the credit service charge shall be varied proportionately. Until full payment therefor Seller retains[M] title to the goods purchased under this contract as above described and under prior contracts, subject to allocation of payments and release of security as provided by law. I/we will keep the goods safely[N] at my/our above address; will pay all taxes on the goods; and not attempt to sell, encumber or otherwise dispose thereof, without Seller's written consent. Upon default in any payment or in performance of any provision[O] hereof, the unpaid balance shall become due at once at Seller's election, without notice to me/us, and Seller may repossess said goods, enter my/our dwelling or business place therefor, lawfully, with or without legal process. I/we waive right of jury trial in any lawsuit based hereon. This is our entire agreement, which I/we promise[P] to perform; it cannot be changed orally. I represent that I am over 21 years old; I am authorized to sign this agreement. Both I and my (husband)(wife) shall be liable, even if separated or divorced, for all purchases made before notice given Seller by certified mail. "Goods", above, include services.

0073

Q

NOTICE TO BUYER: 1. Do not sign this agreement before you read it, or if it contains any blank space. 2. You are entitled to a completely filled-in copy of this agreement. 3. Under the law, you have the right to pay off in advance the full amount due, and under certain conditions to obtain a partial refund of the credit service charge.

I/we authorize seller to file financing statement with the County Clerk and/or Department of State.

THIS IS A RETAIL INSTALMENT CONTRACT, RECEIPT BY THE BUYER OF A SIGNED COPY OF WHICH IS HEREBY ACKNOWLEDGED.

Accepted:

By_____

Dated R_____

Buyer's Signature_____

Co-Buyer's Signature_____

Address_____

0074

INSTALLMENT CREDIT RATES

Financing agency or type of loan	Rates paid by consumer credit users (equivalent percent per year on unpaid balance)	
	Common rate	Range of rates
Cash lenders:	Percent	Percent
Credit unions	12	12
Commercial banks-personal loans	12	12 to 42
Consumer finance companies under small loan laws	30	24 to 48
Illegal lenders	--	42 to 1,200*
Retail installment financing in 24 states with rate legislation--12 month contract		
New cars	12	12 to 24
Used cars under 2 years old	NA	18 to 31
Used cars over 2 years old	NA	18 to 43
Retail installment financing in states without rate legislation--12 month contract		
New cars	12	12 to 120*
Used cars	NA	19 to 275*

* No legal maximum here. Figures shown give the range of actual rates reportedly being charged.

Source: Mors, W. P., Consumer Credit Facts for You. Western Reserve University, Bureau of Business Research. Edition 2. Cleveland, Ohio. 1959.

0075

THINGS TO LOOK FOR ON AN INSTALLMENT CONTRACT

A. The description and price of the item you are buying.
B. Down payment.
C. Trade-in allowance.
D. The interest or credit service charge in dollars.
E. Sales tax.
F. Total amount of money you owe after the trade-in and down payment have been deducted.
G. The total amount you must pay.
H. Number of payments.
I. Amount of each payment.
J. Is the amount of the final payment different than the other payments? Why?
K. When the payments are due.
L. Do you pay attorney fees if item is repossessed? This may not be legal in your state. Check into it.
M. You don't own the items until all payments are made.
N. You won't move or sell the item.
O. What happens if you pay late or miss a payment? (If all payments become due, don't sign the contract. Have this part changed.)
P. You must be 21 years of age.
Q. Read this carefully for your own information.
R. Is the contract dated correctly?

Other things to look for:

Are all the spaces filled in?
Do the payments add up to the amount due?
Is everything in the contract clear to you? Do you understand what your obligations are?
Get a copy of the contract to keep to refer to. Keep this in a safe place.

0076

HOW YOUR CREDIT IS DECIDED

(standards recommended for banker's use in a manual prepared by the American Banker's Ass'n.)

	GOOD POINTS	Points that are NOT as Good
Work	With good company for 2 years or more. Need skill or education for job.	Moves from job to job. Works a few months of the year. Needs little or no skill for job.
Income	Steady, meets everyday needs.	Not steady, barely meets everyday needs. Depends on luck rather than skill.
Home	Owns own home, or rents for a long time in a good neighborhood.	Changes address often. Lives in furnished rooms. Lives in poor neighborhood.
Finance set-up	Has a savings account. Has a good checking account. Owns property, has life insurance.	No bank account. Owns little or no property.
Paying of Bills	Pays bills when due. Usually makes large down payments. Doesn't borrow very often. Borrows for good reasons.	Pays bills slowly. Buys everything he can on credit. Borrows often, each time more money.
Legal Action	Has not been sued for not paying bills.	Sued a number of times for not paying bills. Bankruptcy--person goes broke and says he can't pay any bills.
Family Life	Is a family man. Not many children compared to income. Mature, responsible.	Large number of children compared to income. Doesn't get along with family. Young, not responsible.
Behavior when applying for money	Tries to get loan from the bank he usually deals with. Answers all questions. Is honest.	Tries to get a loan from a bank far away from his home. Is in a big hurry to get the money. Is not honest in answering questions.

1077

SERIOUS DEBT PROBLEM

You have a debt problem if you:

worry about bill collectors,
worry about the company repossessing goods,
worry about being sued for not paying your bills.

Things to remember when getting out of debt:

1. Don't borrow from a finance company to pay off your debts. You will still owe the money PLUS interest charges.

2. If you can't make your payments, let your creditors know. You may be able to skip a payment or make smaller payments. Work out a repayment plan with the company that you can handle.

3. Get advice from a money management counselor.
   He will advise you to:
   set money aside for food, utilities and housing;
   buy nothing but real necessities until your debts are paid;
   figure up all your debts and go to the company to work out a repayment plan;
   set a date or goal line when you will have your debt paid;
   make a budget to keep you from getting into debt problems again.

4. Learn from your mistakes. Don't get too deeply in debt again.

WRITE T OR F IN THE BLANKS.

_____1. Buying on credit doesn't cost any more than paying cash for things.

_____2. Banks offer the cheapest credit.

_____3. It is best to borrow from illegal lenders.

_____4. It is not important to read a contract before signing it.

_____5. When the last payment is larger than the other payments it is called a balloon payment.

_____6. It is better to put all items bought on the same contract.

_____7. If you pay your bills late or not at all, you may be considered a bad credit risk.

_____8. If you don't make your loan payments when you say you will, the company can repossess the item you bought.

_____9. You should buy everything on credit.

_____10. If a company repossess an item you get back the money you paid for it.

0079

B. BUDGETING MONEY

1. Introduction

A budget is a spending plan you make so you can see where your money goes. A budget will help you see what areas of spending to adjust to help you reach the goals you set for yourself and your family. A budget can help you get more for your money by helping you see in what areas you spend more than necessary. Each of us, at sometime in our lives, has wished we had more money to live on. A budget will help us see where we can cut down our spending, and therefore give us more money to spend in other areas.

2. Development

It takes planning to set up a budget. We must get a plan in mind, decide to stick to the plan, and adjust our plan from time to time as our needs change. One thing that will help is to have cooperation from the whole family. If everyone plans the budget, they will feel more a part of making it work.

To set up a budget plan, first we need to decide what we want our money to be spent for. By setting goals to work toward, the budget becomes OUR budget which is designed to meet our needs and help us reach our goals. So the thing to decide is "What do I Want for my Money". This could be a number of things. For example, you may set as a goal a new car or a bike for the kids. "....., what are some goals a family may have?" (list on board)

SOON	FUTURE
Ex: pay off debts new car	Ex: trip new house

This step is important because it shows us where we want our money to go. The whole family can help plan this step. The time and energy they spend can produce good ideas as well as help them feel a part of the budget.

Here is a packet of sheets needed to keep records for a budget. An inexpensive notebook to keep them in would be helpful in keeping all your records together.

On the second sheet (What Do I Want For My Money) of your packet is a place to list goals for your family. List your goals in the order that you want them. This list can also be changed as your wants change.

On the bottom half of this sheet, we have a place to list the money coming in. You may be getting money from only one place or from several places. Places you get money may include: pay check, interest on savings account, rent, social security, insurance, retirement, help from relatives, unemployment, welfare or children's checks. List your income before any money, like taxes, insurance, retirement, etc., is taken out.

Next we need to see where our money goes. The next sheet in your packet is the same as this poster. Let's go over them together. On the first line are listed general areas that we spend money in. After determining how much money we have coming in, we can plan how much to spend in each general area.

We can easily figure how much we spend in the first three categories (insurance, taxes and debts). Taxes will be indicated on our check stub, and old checks or receipts will give us the insurance and time payment amounts. We must estimate how much we spend on the other items. Old receipts and

checks will help us here also in estimating how much we spend in each category. The total of all these categories should not exceed the amount of money coming in which we have listed on the sheet How Much Money Is Coming In.

Saving some money should be included in your budget each month. This money will help you reach your goals as well as provide emergency money should it be needed.

Next, we begin keeping a day-by-day record of what we spend. (Go over the examples on the poster, then ask several students where a certain item would be posted in order to determine if the students understand how to post their expenditures.)

We continue to keep records in this same way for the entire month. You can use this sheet for the first month. When it is full, make another one on a blank sheet of paper. Choose one member of the family to fill the sheet in each day. The rest of the family can help him by keeping receipts of all bills paid and items bought and putting them in a certain place like in a box or in a drawer or in a notebook. It will make it much easier for the bookkeeper to have receipts for everything that is bought because he won't have to guess where the money goes.

At the end of the month, we total each category. (On the poster) we can see that in some areas (clothing, transportation) we spent more than we had planned to spend. In other areas (housing, recreation), we spent less. When we plan our budget for the next month, we will want to adjust these areas so we don't spend more in a particular area than we planned to.

We transfer these totals from this sheet to the sheet in your packet titled Your Spending Plan, like we have done on this poster. Each month we transfer the daily expense totals to this sheet. By doing this month after month, we can see where our money goes. It can help us see what areas to cut down on spending in order to make better use of our money and get what we want from our money. We can also compare how much we spend with how much we make. If you spent less than you earned, that's great! This extra money can go toward your goals.

But, most of us overspend. Look at your spending and see where you can cut down so you don't spend more than you earn. On the example on the poster (How You Spend Your Money Each Day) one area we might cut down in is clothing. We might make a new dress or make the old one do rather than spend the money. "....., what do you do in your home to cut costs?" You also might,

(1) Buy more carefully (shop around for the best buys),
(2) Use things to better advantage (waste less food),
(3) Avoid quick decisions (take time to decide if you really need the item),
(4) Avoid unnecessary expenses (turn out lights),
(5) Stop careless spending *Is too much money being spent for clothes or food? Too many time or insurance payments?

Also, you may want to increase your income. You or someone in your family may be able to take a second job.

It will probably take a month or two before you are able to live within your income. But don't give up. It can be done. After you are living within your income, look at your list of goals to see if you can start working toward them. Continue adjusting your budget, either by cutting costs or increasing income, until your money is buying the things you want most.

Let's review what we have talked about. "....., What are some advantages of having a budget?" (see where our money goes, keep us from spending more than we make). "....., how can a budget help us avoid overspending and unnecessary debt?" (we can see where our money goes, and how much money we have to spend).

6081

C. SUMMARY

To make a budget work, you need to have a plan in mind and stick to it. It takes a lot of self-discipline to stick to a budget, but you can do it. You can make your money work for you to help you get the things you want most by setting goals, making a spending plan, and adjusting income and expenses until you reach your goals.

Here is a short true/false quiz for you to take. (This quiz is not intended to be a test. However, the teacher may collect them as an evaluation of the students' knowledge.)

We have sheets on Inventory of Your Household, Inventory of Important Papers, and a Net Worth Statement if you want them.

0082

Month December

HOW YOU SPEND YOUR MONEY EACH DAY

Date	Insurance	Taxes	Debts	Food	Clothing	Housing	Health	Education	Contribution	Transportation	Personal	Recreation	Cleaning	Help	Gifts	Savings	
																Regular	Emergency
Budget	30.00	130.00	125.00	75.00	10.00	80.00	5.00	0	5.00	15.00	20.00	20.00	5.00	0	10.00	10.00	10.00
12/2	25.00	130.00	125.00			40.00							2.45				
12/3										7.50		4.00				10.00	10.00
12/5				10.84		1.29					4.85						
12/10					22.00					9.30			2.90				
12/12				13.91		1.89			5.00		3.90		.69				
Total	25.00	130.00	125.00	24.75	22.00	43.18	0	0	5.00	16.80	8.75	4.00	6.04	0	0	10.00	10.00

Notes to go with each day

Budget--the amount you plan to spend in each category

12/2--receive pay check-taxes, insurance, housing were deducted; paid bills and went to laundry

12/3--gas and oil for car; went to bank-put money in savings accounts; kids want money to go to show

12/5--went to grocery store-food items (10.84), furniture wax (1.29, cigarettes and candy (4.85)

12/10--gas for car; bought new dress; picked up dry cleaning

12/12--went to grocery store-food items (13.91), dish soap (1.89), soda pop and cigarettes (3.90); give to church (5.00) laundry (.69)

Continue for entire month, then total each column and transfer totals to Your Spending Plan sheet

YOUR SPENDING PLAN

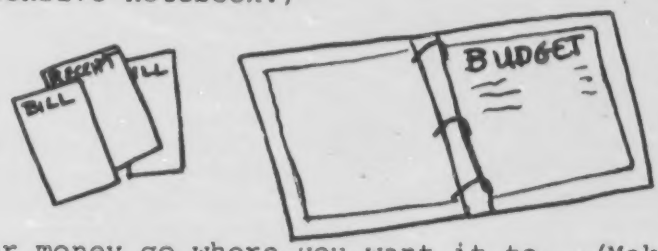
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec
Insurance	25.00												
Taxes	130.00												
Debts	135.00												
Food	2475												
Clothing	22.00												
Housing	43.18												
Health	0												
Education	0												
Contributions	5.00												
Transportation	16.80												
Personal	8.75												
Recreation	4.00												
Cleaning	6.04												
Help	0												
Gifts	0												
Savings/Regular	10.00												
Savings/ Emergency	10.00												
Total amount spent	430.52												
Total amount planned to spend	550.00												

BUDGET

Decision-Making Guidelines

In decision-making concerning the family goals in management, consider these guidelines.

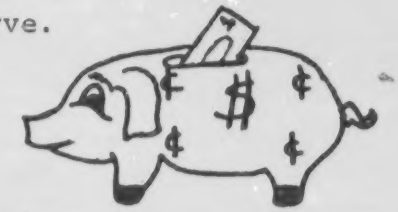
1. Know where your money goes. (Keep a record of spending in an inexpensive notebook.)



2. Make your money go where you want it to. (Make a spending plan.)

3. Spend cash wisely. (Know what credit costs.)

4. Accumulate a cash reserve.



5. Make use of family talents. (Sew own clothes, build own home.)

6. Plan your insurance for best protection.

7. Make your money make more money for you.

Do you know what you want? Do you know where you want to go? Make your plans with better management as the key to success. You can achieve what you want!

0085

WHAT DO I WANT FOR MY MONEY?

To make a budget, first decide what you want for your money. This might be a new car, a trip, a bike for the kids. Keep this list in your budget notebook.

THINGS YOU AND YOUR FAMILY WANT

Soon	Cost	Future	Cost

HOW MUCH MONEY IS COMING IN?

You may be receiving money from several places or one place. These might be pay check, social security, welfare, childrens checks. List the amounts for your budget plans.

Where from?	Weekly	Twice a month	Monthly	Yearly

0086

Month_____

HOW YOU SPEND YOUR MONEY EACH DAY

Date	Insurance	Taxes	Debts	Food	Clothing	Housing	Health	Education	Contribution	Transportation	Personal	Recreation	Cleaning	Help	Gifts	Savings	
																Regular	Emergency
Budget																	

YOUR SPENDING PLAN

	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sep.	Oct.	Nov.	Dec.
Insurance													
Taxes													
Debts													
Food													
Clothing													
Housing													
Health													
Education													
Contributions													
Transportation													
Personal													
Recreation													
Cleaning													
Help													
Gifts													
Savings/Regular													
Savings/ Emergency													
Total amount spent													
Total amount planned to spend													

0088

BUDGET

Write T or F in the blanks.

_____ 1. Bills and receipts are useful to a bookkeeper because he can see where his money goes.

_____ 2. A budget will help you know where your money goes.

_____ 3. Adjusting a budget from time to time will not help you get what you want for your money.

_____ 4. Making use of family talents, like sewing, will help cut down expenses.

_____ 5. Saving money regularly will help you reach both long and short term goals.

0089

C. SAV G MONEY

1. Introduction

Banks offer many services, some of which are checking accounts, savings accounts and loans.

2. Development

Banks have several functions. We learned a couple of weeks ago that banks issue credit cards and make loans to people. They also provide checking accounts. "....., what are some uses of a checking account?"(receipt of items bought, you don't have to carry cash around all the time).

A check gives you a receipt of what you buy so you can see where your money goes. Sometimes when I have cash in my purse (or pocket) I spend the money and can't remember a few days later where it went, whereas with a check, I have a receipt to refer back to.

A check works just as well as cash and you don't have to worry about losing it. If you lose cash, it's gone and you probably won't get it back. ....., What can you do if you lose a check?" (ask the bank to put a stop payment on it). A stop payment will keep someone from cashing your lost check.

One thing you need to be careful of if you have a checking account is being overdrawn. This is when you write checks at stores when you don't have the money in the bank. Being overdrawn is a bad habit to get into and can cost you a lot of money. If you write checks when you don't have money in the bank, the bank will bounce your check. To bounce a check means to send it back to the store instead of paying the store. If you don't have money in your checking account, the bank can't pay your checks so they bounce your check. The bank has extra work to do when they bounce a check, and they charge you for the extra work you make them do.

Banks also charge a small service charge each month for processing your checks and sending your bank statement to you. A bank statement is a list of how much you put into your account and how much you spent out of your account. The bank also sends your checks to you in your bank statement. A bank statement is mailed once a month. If you keep $100.00 in your account all the time, the bank won't charge you a service charge.

Another service the bank offers is a savings account. When you want to open a savings account, you take some money to the bank. The bank keeps your money for you and gives you a receipt in a little book. Each time you want to put money in or take money out of your savings account, you take the book with you so the bank teller can write your receipt in it. You can take money out of your savings account whenever you want, but it is better if you can leave it in for a while. If you leave your money in a savings account for 6 months, the bank will pay you interest for letting them use your money. Just like you have to pay interest when you borrow money from a loan company, the bank will pay you interest for letting them use your money. How much money you put in a savings account and how long you leave it there will determine how much interest you earn.

"....., Why is it a good idea to have a savings account?" (security money for emergencies, use for large purchases, to help you establish a good credit rating).

We never know when an emergency will arise and having money in a savings account for emergencies can be a big help to you. Don't spend your emergency money for anything except an emergency. Some people call money saved for emergencies a "nest egg".

Also, you can save for long range goals, like going on a trip or buying a new car.

Another very good reason for saving money is some stores give a discount for paying cash. For example, let's say you went to a store to buy a washing machine and dryer which cost $340.00 (on the board).

CASH CREDIT SAVINGS

$340.00

The dealer said he would give you a $50.00 discount if you paid cash.

0030

$340.00
- 50.00
.....
$290.00

The cost of the washer and dryer would be $290.00 if we paid cash. The dealer then told us if we didn't have that much cash, we could make a down payment of $30.00 and 24 monthly payments of $18.00 each.

Let's figure the cost of buying them on credit. (on board).

CASH	CREDIT	SAVINGS
$390.00	$18.00	
- 50.00	X 24	
$290.00	7200	
	3600	
	$432.00	
To this we add the down payment	+ 30.00	
	$462.00	

This is how much the washing machine and dryer would cost if we bought it on credit.

But let's suppose we put the $18.00 in a savings account each month for 24 months and didn't take it out. Let's see how much money we would have.

CASH	CREDIT	SAVINGS
		$18.00
		x 24
		7200
		3600
		$432.00

We would have $432.00 in our savings account plus the interest we would earn on the money. This is enough money to pay cash for the washing machine and dryer and still have money left over. Let's see how much.

$432.00
- 290.00
.....
$142.00

We would have $142.00 left over. So we can see that a savings account can really save you a lot of money in interest charges.

Be careful of savings companies who advertise that they pay higher interest than other places. There are laws that determine how much interest a company can pay. They can't decide how much interest they want to pay. A company that pays higher interest than others could be dishonest. They might advertise to pay higher interest so you will put your money there. Then they loan it to other people and charge them extremely high interest rates. We might call these people illegal lenders. So be careful

0091

of companies who pay high interest, they might be honest but they also might be dishonest. If they are dishonest and the authorities find out, they will make the company close and you might not get your money back.

Listen for advertisements like the one on the radio about a bank that says we pay the highest interest on savings "allowed by law". These are key words to help you know they are an honest company.

3. SUMMARY

The best time to save money is just as oon as you get your pay check. If you put money in a savings account the day you get your check, you won't miss it as much. After you put the money in savings, forget that it is there. Don't put it in the bank one day and take it out a week later when you run short. Try to leave it there. Pay day is just a few days away. You can make it. You won't earn interest if you put the money in one day and take it out a few days later. Instead, it will create extra work for the bank. The way to reach your goals is to put the money in the bank and leave it there for a special reason.

On a sheet of paper, write a question about savings accounts. We will pass them around and let someone else answer your question.

D. INSURANCE

1. Introduction

There are many types of insurance available. Some of these are life, health, house, property, collision, and liability. Choosing insurance that best suits your family's needs can be a very important decision that could help you avoid loss.

2. Development

When you take out an insurance policy, you go to an insurance company and tell them what you want to insure and for how much. The dealer then draws up a contract for you to sign. By signing it, you agree to certain conditions like paying a certain amount of money each year and taking certain precautions. The company in return also agrees to certain things like paying you for losses if an insured item is lost under certain conditions.

"What are some things we might insure?" (This might be your life (so if you die, your family would be provided for), your home (from fire, a wind storm or tornado), your health (in case you can't work for a long period of time, you would have income and part of the medical bills paid), your automobile (if in a wreck)).

Each of these can be very costly; therefore, choosing the right insurance for your family can be a big decision. Base your decisions on what your income will be over a long period of time, how much it would cost to support your family if you couldn't work, and what it would cost to replace the items lost.

For example, let's suppose you were in an accident and couldn't work for a year or more. How would your family live? Do you have enough money saved to pay the bills and buy food? Or, let's suppose your house caught fire, would you have enough money to buy or build a new house and replace all the furnishings and personal belongings that were in the house?

Fires and accidents happen every day. We don't want them to happen to us, but they might. We can't be sure.

To choose life insurance, we should consider the following:

(1) The number and ages of dependents (wife, children and others),
(2) The standard of living you want for them in the event of loss of the income earner,
(3) The amount of other financial resources (savings, social security, dependent earning capacity),

(4) The basic day to day expenses (food, clothing, utilities, etc.),
(5) Payments on existing debts (house, farm, car, etc.),
(6) Burial and other expenses incurred at death,
(7) Special needs (children's education),
(8) Retirement income for dependents.

After considering these points, you and an insurance agent can develop a plan to meet your family's needs should the income earner die.

Remember, like any contract, you should read and agree with all points in your insurance policy contract, so you know what the policy covers and what your obligations are.

Another type of insurance is house or dwelling insurance. There are many types of house insurance. ".....What are some types of house insurance you are familiar with?" (fire, theft).

Fire insurance rates vary greatly from area to area, the highest rates being in areas with little protection from fire.

Theft insurance protects you from loss from burglary, robbery and larceny. This insurance also covers damage caused during the theft.

Multiple line insurance is a type of house insurance which includes several kinds of house insurance in one package.

There are also several types of automobile insurance that vary in rates. ".....What are the main types of automobile insurance?" (liability, collision, comprehensive) Ask the dealer the different cost of insurance packages. Also, a second car usually costs a percentage of the first car rate.

Liability insurance coverage pays the amount you are legally liable for in the event you injure someone else or his property. Liability insurance limits are written like this (on blackboard).

5 / 10 / 5

This means the company will pay a maximum of $5,000 for bodily injury to one person, a maximum of $10,000 for bodily injuries to more than one person, and a maximum of $5,000 for property damage in one occurence.

This basic insurance is not sufficient. A more realistic minimum coverage one car owner should consider is 10/20/5. Consider your needs and the cost of insurance in making your decision.

Collision insurance pays if your car is damaged in a collision. Collision insurance is useful when a collision isn't the fault of another person or if it is questionable as to who is at fault.

If you have collision coverage and are involved in a wreck which is the other driver's fault, sometimes the insurance company will pay you and collect on their own from the other driver. But if you don't have collision coverage, you must collect from the other driver. This may take a lot of time.

Comprehensive coverage pays if you car is stolen or damaged or destroyed by fire, wind, etc. except by collision.

Get prices of the different types of coverage available, check what they cover and then decide if you need to buy insurance.

Some warnings about insurance buying are:

(1) In Mississippi if an accident is your fault, your premium may go up 30 percent for 3 years. If you have a second accident and are at fault, your premium may increase 40 percent.
(2) Check your policy to see when it ends. Also, note if it is renewable.
(3) If you decide to change to a different company, buy the new policy BEFORE you cancel the old one. The second company may not sell you a policy, and you would be left unprotected.

3. SUMMARY

Insurance can save you a lot of money by helping you replace items damaged or lost. Take time to check into the different types of insurance to determine which will best cover your needs. Always remember to read your contract before signing it and agree with all the conditions on it.

*Quiz

I have a short matching quiz for you to do (these can be collected after going over them in class and a test of knowledge).

*Handouts

We have handouts on Life Insurance, House Insurance and Automobile Insurance if you would like them.

LIFE INSURANCE

When choosing life insurance, consider the following:

(1) The number and ages of dependents (wife, children and others).

(2) The standard of living desired for dependents in the event something happens to the income earner,

(3) The amount of other financial resources your family has (savings, social security, dependent earning capacity),

(4) The basic day to day expenses (food, clothing, utilities, etc.),

(5) Payments on existing debts (home, farm, car, etc.),

(6) Burial and other expenses incurred at death,

(7) Special needs (children's education),

(8) Retirement income for dependents.

REMEMBER, like any contract, you should read and agree with all points on your insurance policy so you know what it covers and what your obligations are.

0095

HOUSE INSURANCE

Dwelling insurance is available with varied coverage.

A REPLACEMENT policy means the coverage replaces your house in case of loss from fire, windstorm, accident, theft, and other losses.

A COMPREHENSIVE DWELLING policy covers 80 percent of the house value or protects from fire, windstorm, accident, theft, and other losses.

FIRE INSURANCE rates vary greatly from area to area for different types and construction of buildings. Highest rates where there is little protection from fire.

EXTENDED COVERAGE offers protection against damage by such hazards as cyclone, tornado, hurricane, windstorm and other events such as riots, explosions and smoke.

ADDITIONAL EXTENDED COVERAGE protects against water damage from plumbing and heating systems, damage from ice, snow and freezing, vandalism, glass breakage and falling of trees. These policies and often extended coverage policies, are sold with $50 deductible clauses. This means you pay the first $50 of damage cost.

COMPREHENSIVE PERSONAL LIABILITY policy gives protection for bodily injury, illness, death or property damage suffered by non-members of your family on your property. Premiums are fairly small.

PERSONAL FLOATER policy insures such things as furniture, clothing, linens, floor coverings in the house and away from it, for nearly all risks of loss or damage except for injury caused by moths, dampness and such occurences.

THEFT INSURANCE gives protection from burglary, robbery and larceny. It can also cover theft damage.

MULTIPLE LINE INSURANCE includes various different important coverages in one package.

OVERINSURANCE. You can only collect for the value of the property. There is no point in insuring property for more than its actual value.

Read and understand your insurance policies. Understand what reasons will void your policy. In some instances, your policy may be voided if you leave your house unoccupied for more than 60 days.

Keep an up-to-date inventory of all furnishings and equipment that are insured.

NOTE: A superior farm dwelling owner in Mississippi may buy insurance at 20 percent lower rate. Check with your agent when you plan to build or remodel.

AUTOMOBILE INSURANCE

You can save considerable money if you compare the rates charged by different companies and the coverage they offer. Give the agent the data they need regarding you. And ask them to give you rates for policies meeting your needs. Ask for rates on both family policies and special or package policies. A second car usually gets a percentage deduction.

LIABILITY insurance coverage pays the amount for which you become legally liable in the event that you injure someone else or damage his property. Liability limits are usually described like this 5/10/5. This means the policy pays a maximum of $5,000 for bodily injury to one person, a maximum of $10,000 for bodily injuries to more than one person in one accident, and a maximum of $5,000 for property damage in one accident. Consumers Union recommends 10/20/5 as the lowest that one car owner should consider. Consider your liability needs and relative costs in making your decision.

COLLISION COVERAGE pays your losses if your own car is damaged in a collision or upset. Collision coverage is primarily valuable for losses due to a collision that is not the fault of someone else or the question of fault is debatable, or the other person is not insured. If you have an accident where the other person is at fault, your insurance company will usually pay you for the claim and collect on its own from the other person's insurance company. If you do not have collision coverage, you will do your own collecting.

Since collision rates decline with the age of your car only during your car's first few years, a point is reached where the premium is out of proportion to the coverage. Check deduction and cost rates. Take your preference.

COMPREHENSIVE COVERAGE pays for your losses if your car is stolen or damaged or destroyed by fire, hail, hurricane or the like (excluding collision). Get the price and check the coverage (some have a deduction for glass breakage), then decide if you need to buy.

MEDICAL PAYMENT coverage helps pay for ambulance, hospital, medical and surgical expenses of people injured accidentally while entering, riding or leaving someone's insured automobile. It similarly protects other members of your family and passengers who are guests in your car, regardless of fault.

UNINSURED MOTORIST COVERAGE protects you in certain circumstances if you are injured by an uninsured or hit-run driver.

WARNINGS!!
In Mississippi if you are at fault in an accident, your premium may go up 30 percent for 3 years. If you have a second accident and you are at fault, your premium may increase 40 percent.

Check to see if your policy may be terminated. You will note if it is guaranteed renewable. Before dropping insurance from one company, get insurance from the new company. The new company might not sell you a policy, and you would be left unprotected.

0097

INSURANCE MATCHING QUIZ

_____ 1. Coverage if you are in an accident which is your fault and you injure someone.

_____ 2. Coverage if your car is destroyed by fire.

_____ 3. Coverage if a window is broken in your house by a burglar.

_____ 4. A package of several types of house insurance.

_____ 5. Coverage if you hit a tree in your car.

_____ 6. Coverage if the wage earner dies.

_____ 7. Coverage if your home catches on fire.

A. Comprehensive

B. Collision

C. Fire

D. Liability

E. Theft

F. Life

G. Multiple Line

0038